



United States Department of Agriculture
Risk Management Agency

November 2012

2013 COMMODITY INSURANCE FACT SHEET

Potatoes

New Jersey

Crop Insured

All potatoes planted with certified seed for harvest as either certified seed stock or for human consumption may be insured. The policy does not cover any acreage where potatoes are:

- 1) Inter-planted with another crop;
- 2) Planted into an established grass or legume; or
- 3) Planted without following crop rotation requirements specified in the special provisions.

Counties Available

Potatoes are insurable in Atlantic, Burlington, Cumberland, Middlesex, Monmouth, and Salem Counties. Potatoes may be insurable in other counties if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire
 Insects³
 Plant disease³
 Wildlife

¹Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.

²If caused by insured peril during the insurance period.

³Except for insufficient or improper application of control measures.

Note: The policy does not insure against loss of production from damage occurring after potatoes are placed in storage.

Insurance Period

Coverage begins when the potatoes are planted and ends the earliest of:

- 1) Total destruction of the crop;
- 2) Harvest of the crop;
- 3) Final adjustment of a claim;
- 4) Abandonment of the crop; or
- 5) October 15.

Reporting Requirements

Acreage Report: An acreage report is a report of all insured acreage of potatoes. A report must be submitted to your crop insurance agent on or before the appropriate acreage report due date (See Important Dates section below).

Important Dates

Sales Closing	January 31, 2013
Final Planting Date	May 10, 2013
Acreage Report Date	July 15, 2013
End of Insurance.....	October 15, 2013

Duties in the Event of Damage or Loss

- 1) Protect the crop from further damage by providing sufficient care;
- 2) Notify your agent within 72 hours of your initial discovery of damage; and
- 3) Leave representative samples intact for each field of the damaged unit.

Definitions

Approved Actual Production History (APH) Yield: yield based on your actual yields, county average yields, or a combination of both and used to determine your production guarantee.

Practical to replant: In lieu of the definition of "Practical to replant" contained in section one of the Basic Provisions, practical to replant is defined as our determination, after loss or damage to the insured crop, based on factors including, but not limited to, moisture availability, condition of the field, marketing windows, and time to crop maturity, that replanting to the insured crop will allow the crop to attain maturity prior to the calendar date for the end of the insurance period. It will not be considered practical to replant after the end of the late planting period, or the end of the planting period in which initial planting took place

in counties for which the Special Provisions designates separate planting periods, unless replanting is generally occurring in the area.

Production Guarantee—Hundredweight (cwt.) guaranteed per acre determined by multiplying your approved APH yield times the coverage level percentage you elect.

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. For example, an average actual production history (APH) yield of 240 hundredweight per acre would result in a guarantee of 120 hundredweight per acre at the 50-percent coverage level.

Item	Percent					
	50	55	60	65	70	75
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300.

Price Election

State	Established Price	CAT Price
New Jersey	\$9.65 per cwt.	\$5.31

Insurance Units

Your insurable acreage will be grouped into one or more units to establish the approved yield, calculate a guarantee, and determine any indemnity.

Basic Unit: A basic unit includes all of your insured acreage in the county by share arrangement. A 10-percent premium discount applies.

Optional Units: If a basic unit consists of two or more Farm Service Agency Farm Numbers and you meet certain recordkeeping requirements, you may apply for optional units. No premium discount applies.

Loss Example

Assume potatoes with an approved yield of 240 hundredweight per acre, 65-percent coverage level, 100-percent share, non-irrigated practice, no options or endorsements, and a one-acre basic unit.

240	Approved Yield per acre
x .65	Coverage level
156	Acre guarantee
– 56	Production-to-Count
100	Loss per acre
x \$9.65	Price election
\$965	Indemnity per acre
– 49	Estimated Premium
\$916	Indemnity/Acre

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