



United States Department of Agriculture  
Risk Management Agency

February 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Processing Sweet Corn New York

### Crop Insured

Coverage is available for processing sweet corn grown under the requirements of a processor contract executed by the acreage reporting date and not excluded from the contract at any time during the year.

Note: Sweet corn interplanted with another crop or planted into an established grass or legume will not be insurable.

### Counties Available

Processing sweet corn is insurable in Cayuga, Chemung, Genesee, Livingston, Monroe, Ontario, Orleans, Steuben, Wayne, Wyoming, and Yates Counties. Sweet corn may be insurable in other counties if specific criteria are met. Contact an agent for more details.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire  
Insects<sup>3</sup>  
Plant disease<sup>3</sup>  
Wildlife

<sup>1</sup>Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>Except for insufficient or improper application of control measures.

Note: This policy does not cover any loss of production due to bypassed acreage because of the breakdown or non-operation of equipment or facilities, or your failure to follow the requirements contained in the processor contract.

### Insurance Period

Coverage usually begins when the sweet corn is planted and ends the earliest of:

- 1) Destruction of the crop;
- 2) Abandonment of the crop;
- 3) Completion of harvest;
- 4) The date the sweet corn should have been harvested but was not harvested;

- 5) Final adjustment of a claim;
- 6) The date sufficient production is harvested that fulfills an amount stipulated by contract; or
- 7) September 20.

### Reporting Requirements

An acreage report is a report of all insured acreage of processing sweet corn. A report and a copy of all your processor contracts 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 Date .....     | March 15, 2013 |
| Acreage Reporting Date ..... | July 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

**Base Contract Price:** The price stipulated in the processor contract for the grade factor or sieve size that is designated in the special provisions, if applicable, without regard to discounts or incentives that may apply.

**Bypassed Acreage:** Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

**Good Farming Practices:** The cultural practices generally in use in the county for the crop to make normal progress toward maturity and produce at least the yield used to determine the production guarantee and

are those required by the sweet corn processor contract with processing company, and recognized by the Cooperative State Research, Education, and Extension Service as compatible with agronomic and weather conditions in the county.

**Production Guarantee:** Number of tons guaranteed per acre determined by multiplying your average approved yield per acre (based on your records) by the coverage level percentage you select.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 85 percent of your average yield and are subsidized as shown in the table below. For example, an average yield of 5 tons per acre results in a guarantee of 3 tons per acre at the 60 percent coverage level.

| Item               | Percent |    |    |    |    |    |    |    |
|--------------------|---------|----|----|----|----|----|----|----|
|                    | 50      | 55 | 60 | 65 | 70 | 75 | 80 | 85 |
| Coverage Level     | 50      | 55 | 60 | 65 | 70 | 75 | 80 | 85 |
| Premium Subsidy    | 67      | 64 | 64 | 59 | 59 | 55 | 48 | 38 |
| Your Premium Share | 33      | 36 | 36 | 41 | 41 | 45 | 52 | 62 |

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

Price used to calculate your premium and any indemnity.

| State    | Established Price | CAT Price |
|----------|-------------------|-----------|
| New York | \$112 per ton     | \$61.60   |

### Prevented Planting

This provision provides a coverage amount of 40 percent of your production guarantee for timely planted acreage. Certain restrictions and criteria will apply. Contact an agent for more details.

### Late Planting

A late planting period is not applicable to processing sweet corn.

### Loss Example

This example is based on an approved yield of 5 tons per acre, non-irrigated, 65 percent coverage level, and one basic unit.

|                |                         |
|----------------|-------------------------|
| 5              | Approved Yield per acre |
| <u>x .65</u>   | Coverage level          |
| 3.3            | Acre guarantee          |
| <u>- 1</u>     | Production-to-Count     |
| 2.3            | Loss per acre           |
| <u>x \$112</u> | Price election          |
| \$258          | Indemnity per acre      |
| <u>- \$3</u>   | Estimated Premium       |
| <b>\$255</b>   | <b>Indemnity/Acre</b>   |

### Regional Contact

#### USDA/Risk Management Agency

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