

## Raleigh Regional Office — Raleigh, NC

Revised January 2014

# Green Peas

## Maryland

### Crop Insured

All shell type and pod type green peas in a county are insurable if:

- A premium rate is provided by the actuarial document; and
- Grown under requirements of a processor contract executed by May 15 without exclusion from the contract at any time during the crop year.

Please refer to policy for exclusions at:

[www.rma.usda.gov/policies/2014policy.html](http://www.rma.usda.gov/policies/2014policy.html)

### Counties Available

Green peas are insurable in Baltimore, Caroline, Carroll, Dorchester, Kent, Queen Anne's and Talbot. Green Peas may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

### Causes of Loss

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; and
- Wildlife.

This policy does not cover any loss of production due to bypassed acreage because of the equipment or facility failure; or failure to follow requirements as specified in the processor contract.

### Insurance Period

Coverage usually begins when the peas are planted and ends at the earliest of:

- Destruction of the crop;
- The date the green peas should have been harvested but were not;
- Abandonment of the crop;
- Completion of harvest;
- The date you harvest sufficient production to fulfill your contract if a specific amount is so stipulated;
- Final adjustment of a loss;
- September 15; or
- September 30 if you provided notice that the crop will be harvested as dry peas.

### Duties in the Event of Damage or Loss

- Protect the crop from further damage by providing sufficient care;
- If damage occurs, you must give notice within 72 hours of initial discovery; and
- Leave representative samples intact for each field of the damaged unit.

### Important Dates

Sales Closing Date ..... February 15, 2014  
 Final Planting Dates:  
     Baltimore and Carroll Counties ..... May 5, 2014  
     Other Maryland Counties ..... April 30, 2014  
 Acreage Report Date ..... May 15, 2014  
 Premium Billing Date ..... August 15, 2014

### Reporting Requirements

**Acreage Report** - An acreage report is due to your agent by the date shown in the Special Provisions of Insurance under Important Dates. It must include all acreage (insurable and uninsurable) in which you have a share. You should provide a copy of all processor contracts to your agent along with your acreage report.

## Definitions

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

**Green Peas** - Shell type and pod type peas that are grown under a processor contract to be canned or frozen and sold for human consumption.

**Nurse Crop (companion crop)** - A crop planted into the same acreage as another crop, which is intended to be harvested separately, and is planted to improve growing conditions for the companion crop.

**Price Election** - The contracted price used to calculate your premium and indemnity.

**Processor Contract** - A written agreement between the producer and a processor, containing at a minimum:

- The producer's commitment to plant and grow green peas, and to deliver the green pea production to the processor;
- The processor's commitment to purchase all the production stated in the processor contract; and
- A base contract price. Multiple contracts with the same processor that specify amounts of production will be considered as a single processor contract unless the contracts are for different types of green peas.

## Coverage Levels and Premium Subsidies

Coverage levels range from 50- to 75-percent of your average yield and are subsidized as shown below. For example, an average actual production history (APH) yield of 3,500 pounds per acre results in a guarantee of 2,275 pounds per acre at 65-percent coverage level.

Item	Percent					
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.

## Loss Example

Assume green pea with an APH yield of 3,500 pounds per acre, 65-percent coverage level, contract price of 10 cents per pound, non-irrigated, 100-percent share, and a one-acre basic unit.

3,500	APH yield per acre
x 0.65	Coverage level
2,275	Acre guarantee
- 575	Production-to-count
1,700	Loss per acre
x \$0.10	Price election
\$170	<b>Indemnity per acre</b>

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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