

## Raleigh Regional Office — Raleigh, NC

Revised January 2014

# Potatoes

## Maryland

### Crop Insured

Red, white, and russet potatoes are insurable under the Central and Southern Potato Policy ([www.rma.usda.gov/policies/2014policy.html](http://www.rma.usda.gov/policies/2014policy.html)) provided:

- Potatoes are planted with certified seed, for harvest as certified seed stock, or for human consumption;
- Any crop rotation requirements specified in the Special Provisions of Insurance are met; and
- You have a share in the crop.

### Counties Available

See Maryland actuarial documents at: [webapp.rma.usda.gov/apps/actuarialinformation/browser2014crop\\_criteria.aspx](http://webapp.rma.usda.gov/apps/actuarialinformation/browser2014crop_criteria.aspx) for insurable counties. Potatoes may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

### Causes of Loss

You are protected from the following:

- 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.

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

### Insurance Period

Coverage usually begins when the potatoes are planted and ends with the earliest occurrence of one

of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop; or
- October 15.

### Important Dates

Sales Closing Date ..... January 31, 2014  
 Final Planting Date ..... May 5, 2014  
 Acreage Report Date ..... May 15, 2014  
 Premium Billing Date ..... August 15, 2014

### Reporting Requirements

**Acreage Report** - An acreage report, due to your agent by the date shown in the actuarial documents under Important Dates, must include all acreage (insurable and uninsurable) in which you have a share.

### 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.

### Definitions

#### Approved Actual Production History (APH)

**Yield** - A yield based on your actual yields, county average yields, or a combination of both and used to determine your production guarantee.

**Certified Seed** - Potatoes that were entered into the potato certified seed program and that meet all requirements for production to be used to produce a seed crop for the next crop year or a potato crop for harvest for commercial use in the next crop year.

**Acceptable Production Records** - For processed potatoes, settlement sheets that show net weight; for fresh market or table stock, settlement sheets that show total pack-out weight, including culls; for seed potatoes, records must show total weight sold.

**Production Guarantee** - Determined by multiplying your approved APH hundredweight yield per acre by the coverage level percentage you elect.

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

### 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 240 hundredweight (cwt.) per acre results in a guarantee of 120 cwt. per acre at the 50-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.

### Price Elections

Established Price.....	\$11.35 per cwt.
CAT Price.....	\$6.24 per cwt.
Worcester County Only	
Established Price.....	\$14.20 per cwt.
CAT Price.....	\$7.81 per cwt.

### Insurance Units

**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** - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by Farm Service Agency Farm Serial Numbers.

### Loss Example

Assume potatoes with an APH yield of 240 cwt. per acre, 65-percent coverage level, price election of \$11.35 cents per pound, non-irrigated practice, 100-percent share, no options or endorsements, and a one-acre basic unit.

240	APH yield per acre
x 0.65	Coverage level
156	Acre guarantee
= 48	Production-to-count
108	Loss per acre
x \$11.35	Price election
<b>\$1,226</b>	<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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