Fresh Market Sweet Corn

New Hampshire and Vermont

Crop Insured

Acreage planted to sweet corn to be harvested and sold as fresh market sweet corn is insurable, including non-irrigated acreage. To be insurable, you must have grown sweet corn for commercial sale or participated in managing a sweet corn farming operation in at least 1 of the 3 previous crop years. However, sweet corn interplanted with another crop or in established grasses or legumes is not covered.

Counties Available

Insurable counties with the Fresh Market Sweet Corn Program may be found in the actuarial documents at: webapp.rma.usda.gov/apps/actuarialinformationbrowser2014/CropCriteria.aspx. Fresh market sweet corn may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against 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; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of the date we accept your application or the date when the crop is planted. Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- September 15 of the year the crop is planted.

Important Dates

Sales Closing Date ……………... March 15, 2014
Acreage Reporting Date …………... July 15, 2014

Reporting Requirements

You must file a report of planted acreage to your crop insurance agent by the acreage reporting date. Since acreage reporting dates vary by crop and county, consult your crop insurance agent, or for more information see: www.rma.usda.gov/tools/.

Duties in the Event of Damage or Loss

- Protect the crop from further damage by providing sufficient care;
- Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- Leave representative samples intact for each field of the damaged unit.

Definitions

Allowable Cost - An amount not to exceed $4.15 per container for harvesting and marketing costs (such as picking, hauling, packing, shipping) is subtracted from the price received for each container of sweet corn to determine value of sold production.
Container - Fifty ears of fresh market sweet corn.
Minimum Value - A minimum value of $6.50 per container is applied to any sold production that is valued at less than $6.50 after subtracting the allowable cost. Unsold appraised production is also valued at the minimum value.
Reference Maximum Dollar Amount - The value per acre established for the state. Your guarantee is

derived from multiplying the reference maximum dollar amount by the level of coverage (see Coverage Levels section and table below).

Coverage Levels

Instead of guaranteeing production, the policy guarantees a dollar amount of coverage, depending on the level of coverage selected. Crop insurance premiums are subsidized as shown below. For example if you select the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is only 45 percent of the base premium.

Reference Maximum Dollar Amount = $2,690			
Coverage Level	Coverage Amount	Subsidy %	Your Premium Share
CAT	$740	100%	0%
50%	$1,345	67%	33%
55%	$1,480	64%	36%
60%	$1,614	64%	36%
65%	$1,749	59%	41%
70%	$1,883	59%	41%
75%	$2,018	55%	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.

Stage Guarantees

In the event of a covered cause of loss, the indemnity is reduced if damage occurs during the first stage of growth, as shown below. This reduction in guarantee reflects the absence of harvesting costs and certain other crop maintenance expenses that are not incurred if the crop is not carried to harvest.

Stage	Interval	Percent of Guarantee
1	From planting through the beginning of tasseling (i.e., when the tassel becomes visible above the whorl).	65%
Final	From tasseling until the acreage is harvested.	100%

Loss Example

A loss occurs when the crop value falls below the guaranteed dollar amount as a result of damage from a covered cause of loss. Assume a dollar guarantee of $1,749 per acre at the 65-percent coverage level, 50 containers of sweet corn per acre produced and sold for $12 each, and an allowable cost of $4.15 per container. The net value of $7.85 per container ($12 - $4.15) gives a production value of $393 per acre (50 containers x $7.85).

$1,749	Dollar amount of coverage per acre
– $393	Production value per acre
$1,356	**Loss per acre**

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/.

Contact Us

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