

## Raleigh Regional Office — Raleigh, NC

Revised February 2014

# Tobacco

## West Virginia

### Crop Insured

The tobacco policy covers the following tobacco type in West Virginia:

- Burley - Type 31.

### Counties Available

Tobacco is insurable in Cabell, Jackson, Lincoln, Mason, Monroe, Putnam, and Wayne counties. Tobacco in other counties may be insurable 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

Coverage begins at transplanting and ends with the earliest occurrence of one of the following:

- Total destruction of the tobacco on the unit;
- Removal of the tobacco from the unit where grown, except for curing, grading, packing;
- Abandonment of the crop on the unit;
- Final adjustment of the loss on the unit; or
- February 28.

### Important Dates

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

### Duties in the Event of Damage or Loss

- If crop damage occurs, give notice within 72 hours of initial discovery of damage;
- Protect the crop from further damage if possible by providing sufficient care;
- If representative samples are required of any unharvested acreage, the strips must be at least 5 feet wide (at least two rows), extending the entire length of the field; samples must not be harvested or destroyed until after a field inspection is made; and
- If you give notice of damage, you must leave all tobacco stalks and stubble intact until inspected.

### Definitions

**Approved Yield** - The average yield per acre based upon your actual production history (APH) and used to determine your production guarantee.

**Production Guarantee** - The average yield per acre based upon your APH and used to determine your production guarantee.

### Coverage Levels and Premium Subsidies

Coverage options range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium.

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

31 Burley	
Established Price .....	\$2.05
CAT Price .....	\$1.13

## Insurance Units

**Basic Unit** - All insurable acreage of an insurable type of tobacco in the county in which you have a share on the date of planting for the crop year and that is identified by a single farm serial number at the time insurance attaches under these provisions for the crop year. Premiums are reduced 10 percent for a basic unit.

## Late Planting

For insured acreage initially planted after the final planting date, the production guarantee will be reduced:

- One percent per day if planted day 1 through 10 after the final planting date; and
- Two percent per day if planted day 11 through 15 after the final planting date. The premium amount for late planted acreage is the same as for timely planted acreage.

## Prevented Planting

Your prevented planting coverage is 35 percent of your production guarantee for timely planted acreage. Additional prevented planting coverage levels are not available for tobacco.

## Loss Example

Assume cigar filler tobacco with an APH yield of 1,450 pounds per acre, 60-percent coverage level, and one basic unit.

1,450	APH yield per acre
x 0.60	Coverage level
870	Acre guarantee
- 580	Production-to-count
290	Loss per acre
x \$2.05	Price election
\$595	<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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