

## Raleigh Regional Office — Raleigh, NC

Revised January 2015

# Fresh Market Beans

## North Carolina, New York, and Virginia

### Crop Insured

Covered fresh market beans are plants of the Leguminosae and the genus Phaseolus, grown for their pods and used for human consumption. Fresh market beans that are grown for direct marketing are not insurable.

### Counties Available

Fresh market beans are insurable in the following counties only:

**North Carolina** - Chowan, Hyde, Tyrell, and Washington.

**New York** - Allegany, Cayuga, Genesee, Herkimer, Monroe, Oneida, Orleans, Steuben, and Yates.

**Virginia** - Accomack and Northampton.

Fresh market beans are not eligible for written agreements. Contact an 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, and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;

- Harvest of the unit;
- Final adjustment of a loss;
- End of insurance period listed under Important Dates;
- Abandonment of the crop;
- The date harvest should have started on the unit for any acreage that will not be harvested;
- 65 days after the date of planting (or replanting if applicable); or
- The calendar date listed in the special provisions.

### Important Dates

#### Spring-Planted

Sales Closing Date .....	March 15, 2015
Acreage Reporting Date	
North Carolina .....	May 15, 2015
New York .....	August 15, 2015
Virginia .....	June 15, 2015

#### Fall-Planted

Sales Closing Date	
North Carolina and Virginia .....	March 15, 2015
Acreage Reporting Date	
North Carolina & Virginia ...	September 15, 2015

### Reporting Requirements

For each planting period you must report the date all of the acreage was planted on or before the acreage reporting date contained in the actuarial documents for that planting period.

### Duties in the Event of Damage or Loss

**Notice of Loss** - If a loss occurs you should:

- 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

**Carton** - Thirty pounds avoirdupois weight.  
**Maximum allowable acreage** - 110 percent of the greatest number of acres of planted fresh market beans in which you had a share in any of the previous 3 crop years.

**Over-planting factor** - A factor that is always 1.000 or less and that is used to adjust your production guarantee (per acre) when you plant more acres of fresh market beans than your maximum allowable acreage. This factor is determined by dividing the maximum allowable acreage by the acres planted.

## Coverage Levels and Premium Subsidies

Insurance is provided against a decline in your average actual production history (APH) yield due to the perils named in the Causes of Loss section. Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the table below.

Item	Percent					
	50	55	60	65	70	75
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

Prices used to calculate your premium and indemnity.  
 Established Price ..... \$11.20 per carton  
 CAT Price ..... \$6.16 per carton

## Unit Division

Fresh market beans are insured as enterprise units only. All insured acreage of the crop in the county will be insured as one unit. If your county has separate fall and spring planting periods, these may be insured as separate enterprise units.

## Late and Prevented Planting

The late and prevented planting provisions are not applicable.

## Loss Example

This example is based on fresh market beans with an APH yield of 140 cartons, 75-percent coverage level, 100 percent share, and one enterprise unit.

140	APH yield per acre
x 0.75	Coverage level
105	Acre guarantee
- 53	Production-to-count
52	Loss per acre
x \$11.20	Price election
<b>\$582</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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