

United States Department of Agriculture

Raleigh Regional Office — Raleigh, NC

**Revised February 2015** 

# **Processing Sweet Corn** Maryland

# **Crop Insured**

Processing sweet corn is insurable if:

- If it is grown under, and in accordance with, a ٠ processor contract;
- If it is executed by the acreage reporting date; and
- It is not excluded from the contract at any time ٠ during the year.

Processing sweet corn interplanted with another crop or planted into an established grass or legume is not insurable.

## **Counties Available**

Processing sweet corn is insurable in Caroline, Dorchester, Kent, Queen Anne's, and Talbot counties. Processing 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 ٠ 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.

This policy does not cover any loss of production due to bypassed acreage because of the breakdown or non-operation of equipment or facilities, or your failure to follow the requirements contained in the processor contract.

## **Insurance Period**

Coverage usually begins when the processing sweet corn is planted and ends with the earliest occurrence of one of the following:

- Destruction of the crop; •
- Abandonment of the crop; •
- Completion of harvest; •
- The date the processing sweet corn should have • been harvested but was not harvested;
- Final adjustment of a claim;
- The date sufficient production is harvested that • fulfills an amount stipulated by contract; or
- September 20.

### Important Dates

Sales Closing Date	March 15, 2015
Acreage Reporting Date	July 15, 2015

## **Reporting Requirements**

An acreage report is a report of all insured acreage of processing sweet corn. A report and a copy of all your processor contracts must be submitted to your crop insurance agent on or before the appropriate acreage report due date.

## 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

**Base Contract Price -** The price stipulated in the processor contract for the grade factor or sieve size that is designated in the special provisions, if

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

applicable, without regard to discounts or incentives that may apply.

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

#### **Coverage Levels and Premium Subsidies**

Coverage levels range from 50 to 85 percent of your average yield and are subsidized as shown in the table below. For example, an average yield of 5 tons per acre results in a guarantee of 3 tons per acre at the 60-percent coverage level.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

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 Election**

The price election is the base contract price stated in your processor contract. The maximum contract price is \$189 per ton.

#### **Prevented Planting**

This provision provides a coverage amount of 40 percent of your production guarantee for timely planted acreage. Certain restrictions and criteria apply. Contact a crop insurance agent for more details.

#### Late Planting

A late planting period is not available for processing sweet corn.

#### Loss Example

Assume an actual production history (APH) yield of 5 tons per acre, non-irrigated, 65-percent coverage level, and one basic unit.

		5	APH yield per acre
	X	0.65	Coverage level
		3.3	Acre guarantee
ţ	_	1	Production-to-count
		2.3	Loss per acre
	Х	\$119	Price election
		\$274	Indemnity 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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