

Raleigh Regional Office — Raleigh, NC

Revised December 2014

Potatoes

North Carolina

Crop Insured

All potatoes are insurable if:

- Planted with certified seed for harvest as certified seed stock or for human consumption;
- Any crop rotation requirements specified in the Special Provisions are met;
- Not planted into an established grass or legume;
- Not interplanted with another crop; and
- You have a share in the crop.

Counties Available

Potatoes are insurable in Beaufort, Camden, Carteret, Currituck, Hyde, Pamlico, Pasquotank, Perquimans, Tyrrell, and Washington counties. Potatoes may be insurable in other counties if specific criteria are met. 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.

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

Insurance Period

Coverage 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
- August 15.

Important Dates

Sales Closing Date January 31, 2015
 Final Planting Date April 15, 2015
 Acreage Report Date May 15, 2015
 Premium Billing Date August 15, 2015

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

Notice of Loss - If a loss occurs you should:

- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent 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.

Practical to replant - In lieu of the definition of "Practical to replant" contained in section one of the Basic Provisions, practical to replant is defined as our determination, after loss or damage to the insured crop, based on factors including, but not limited to,

moisture availability, condition of the field, marketing windows, and time to crop maturity, that replanting to the insured crop will allow the crop to attain maturity prior to the calendar date for the end of the insurance period. It will not be considered practical to replant after the end of the late planting period, or the end of the planting period in which initial planting took place in counties for which the Special Provisions designates separate planting periods, unless replanting is generally occurring in the area.

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 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.....\$12.10 per cwt.
 CAT Price.....\$6.66 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 Numbers.

Loss Example

Assume potatoes with an APH yield of 240 cwt. per acre, 65-percent coverage level, price election of \$12.10 per cwt., 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 | \$12.10 | Price election |
| | \$1,307 | 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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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/nc_rso/.

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