

## Raleigh Regional Office — Raleigh, NC

Revised February 2015

# Potatoes

## New York

### Crop Insured

All potatoes are insurable if:

- Planted with certified seed for harvest as either certified seed stock or for human consumption;
- Not interplanted with another crop; and
- Not planted into an established grass or legume.

Additional endorsements are available for an added premium:

- Storage Coverage Endorsement;
- Quality Endorsement;
- Processing Quality Endorsement; and
- Certified Seed Endorsement.

### Counties Available

Potatoes are insurable in Cayuga, Erie, Franklin, Genesee, Livingston, Madison, Monroe, Oneida, Ontario, Orleans, Steuben, Suffolk, Wayne, Wyoming, and Yates counties. Potatoes 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

Coverage begins when the potatoes are planted and ends with the earliest occurrence of one of the following:

- Harvest of crop;
- Final adjustment of a claim;
- Total destruction of the crop;
- Abandonment of the crop; or
- October 31.

### Important Dates

Sales Closing Date ..... March 15, 2015  
 Final Planting Date ..... June 10, 2015  
 Acreage Reporting Date ..... July 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;
- If damage occurs, you must give notice within 72 hours of initial discovery; and
- Leave representative samples intact for each field of the damaged unit.

### Definitions

**Certified Seed** - Potatoes that were entered into the potato certified seed program and that meet all requirements for production to be used to produce a seed crop for the next crop year or potato crop for harvest for commercial uses in the next crop year.

**Production Guarantee** - Hundredweight (cwt.) guaranteed per acre determined by multiplying your average approved yield per acre (based on your records) by the coverage level percentage you select.

**Tuber Rot** - Any soft, mushy, or leaky condition of potato tissue (soft rot or wet breakdown as defined in

the United States Standards for Grades of Potatoes), including, but not limited to, breakdown caused by Southern Bacterial Wilt, Ring Rot, or Late Blight.

### 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 per acre results in a guarantee of 120 hundredweight 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 ..... \$12.50 per cwt.  
 CAT Price ..... \$6.88 per cwt.

### Insurance Units

Basic and Optional farm unit structures are available for potato program counties. Premium discounts apply to basic farm units.

### Loss Example

Assume potatoes with an APH yield of 240 hundredweight per acre, 65-percent coverage level, price election of \$12.50 per hundredweight, 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 \$12.50      | Price election            |
| <b>\$1,350</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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