

Raleigh Regional Office — Raleigh, NC

Revised October 2014

Small Grains

Delaware, Maine, Maryland, New Jersey, New York, North Carolina
Pennsylvania, Vermont, Virginia, West Virginia

Crop Insured

All small grains (wheat, barley, and oats) are insurable if:

- They are grown in a county on insurable acreage, where premium rates are provided;
- The trend adjustment option is available in Maryland, North Carolina, New Jersey, New York, Pennsylvania, Virginia, and West Virginia for wheat only, beginning in 2014;
- They are planted on insurable acreage for harvest as a grain; or
- You have a share of the crop.

Causes of Loss

You are protected against the following:

- Adverse weather conditions including natural perils such as hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire if caused by an insured peril during the insurance year;
- Insect damage, but not damage due to insufficient or improper application of control measures;
- Harvest price decline below the projected price when revenue protection is in effect;
- Plant disease, but not damage due to 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 conditions:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- End of insurance period.

Important Dates

Fall-Planted Sales Closing Date.....September 30, 2014

Wheat and Barley (winter): DE, MD, NJ, NY, NC, PA, VA, WV. **Oats** (winter): NC, VA eastern/south-central counties (see crop provisions).

Spring-Planted Sales Closing Date.....March 15, 2015

Barley (spring): ME, NY, VT, PA (certain counties).

Oats (spring): All states (except NC, VT and VA eastern/south-central counties). **Wheat** (spring): ME, VT.

End of Insurance Period.....July 31, 2015

Wheat (winter) and **Barley** (winter): DE, MD, NJ, NC. **Oats** (winter) NC.

End of Insurance Period.....August 31, 2015

Wheat (winter) and **Barley** (winter): NY, PA VA, WV. **Oats** (winter): VA.

End of Insurance Period.....October 31, 2015

Wheat (spring): ME, VT. **Barley** (spring): ME, NY, PA, VT. **Oats** (spring): ME, MD, NJ, NY, PA, VA, WV.

Reporting Requirements

You must file a report of planted acreage with your crop insurance agent by the acreage reporting date established for your county. Since acreage reporting dates vary by crop and county, talk to your agent, or for more information see: www.rma.usda.gov/tools/.

Late and Prevented Planting

These provisions provide protection on eligible acreage that is planted late or that cannot be planted by the final planting date. Please talk to your agent for more details.

Duties in the Event of Damage or Loss

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.

Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels are shown below. Your share of the premium will be 100 percent minus the subsidy amount. Crop insurance premiums are subsidized as shown below.

Item	Percent							
	50	55	60	65	70	75	80	85
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.

Insurance Plans

Revenue Protection - Insurance coverage providing protection against revenue loss due to a production loss, price decline or increase, or a combination of both.

Revenue Protection with Harvest Price Exclusion - Insurance coverage providing protection only against revenue loss due to a production loss, price decline, or a combination of both.

Yield Protection - Insurance coverage only providing protection against a production loss.

Area Revenue Protection, Area Revenue Protection with Harvest Price, and Area Yield Protection plans are available for wheat in North Carolina and Maryland only. Wheat and barley may be covered with yield protection or revenue protection. Coverage for oats is available with yield protection only.

Loss Example

Assume the crop is wheat with an approved yield of 60 bushels per acre, 75 percent coverage level, 100 percent share and a one-area basic unit. The projected price is \$8.57 and the harvest price is \$6.96. Due to an insurable cause of loss, the production-to-count is 15 bushels.

For Revenue Protection, the insurance guarantee is equal to the production guarantee multiplied by the greater of the projected price or the harvest price.

<u>Yield Protection</u>		<u>Revenue Protection</u>	
60	APH Yield per acre	60	
x 0.75	Coverage Level	x 0.75	
45	Acre Guarantee	45	
x \$8.57	Projected Price	x \$8.57	
\$385.65	Insurance Guarantee	\$385.65	
15	Bushels Produced	15	
x \$8.57	Harvest Price	x \$6.96	
\$128.55	Production-to-Count Value	\$104.40	

Yield Protection

\$385.65

- \$128.55

\$257.10

Revenue Protection

Insurance Guarantee

Production to Count Value

Indemnity/Acre

\$385.65

- \$104.40

\$281.25

Price Elections

Commodity Exchange Price Provisions (CEPP) contain information necessary to develop the projected price and the harvest price for the insured crop. CEPP includes the price discovery period, release dates, boards of trade used, and additional pricing information. Talk to your agent, or for more information go to:

www.rma.usda.gov/tools/pricediscovery.html.

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

USDA/RMA

Raleigh Regional Office

4405 Bland Road, Suite 160

Raleigh, NC 27609

Phone: (919) 875-4880

Fax: (919) 875-4915

E-mail: rsonc@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/nc_rso/.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.