Raleigh Regional Office — Raleigh, NC

Revised February 2016

Grain Sorghum

DE, MD, NJ, NY, NC, PA, VA

Crop Insured

All grain sorghum grown in the county on insurable acreage may be insured if:

- Premium rates are provided;
- You have a share; and
- Planted for harvest as grain that is a combine-type hybrid.

Dual purpose types of grain sorghum (used for both grain and forage) are not insurable.

Counties Available

See your state's actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser/ for insurable counties. Grain sorghum may be insurable in other counties by written agreement if specific criteria are met. Talk to your 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 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;
- Abandonment of the crop; or
- December 10.

Important Dates

Sales Closing Date - NC …………... February 28, 2016
Sales Closing Date - Other States ……. March 15, 2016
Acreage Reporting Date ………………... July 15, 2016

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, consult your crop insurance agent, or for more information see www.rma.usda.gov/tools/.

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 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.

Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels are shown below. Your share of the premium is 100 percent minus the subsidy amount.

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 Elections

The Commodity Exchange Price Provisions (CEPP) contain information necessary to derive the projected price and the harvest price for the insured crop. The projected price is used to calculate the premium, replant payment, and any prevented planting payment. The harvest price is used to value production-to-count under the Revenue Protection and the Revenue Protection with Harvest Price Exclusion plans. The CEPP includes the price discovery period, release dates, board of trade used, and additional pricing information. Talk to your crop insurance agent, or for more information see http://prodwebnlb.rma.usda.gov/apps/PriceDiscovery.

Coverage Options

You may buy crop insurance coverage under one of three insurance plans offered.
Revenue Protection Plan provides protection against loss of revenue due to production loss, price decline or increase, or a combination of both.
Revenue Protection with Harvest Price Exclusion Plan provides revenue protection based on the projected price only.
Yield Protection Plan provides protection against production losses.
Supplemental Coverage Option (SCO) is a crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. If elected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible.
Trend Adjusted (TA) Yield Option adjusts yields in Actual Production History (APH) databases to reflect county yield increases over time. Trend adjustments are made on each eligible yield within a qualifying APH database based on county historical yield trends, as shown in the county actuarial documents. Check with your crop insurance agent for available TA practices.
Yield Exclusion (YE) allows you to exclude yields in exceptionally bad years from your production history when calculating yields used to establish your crop insurance coverage.

Insurance Units

Basic Unit - All of your insurable small grains acreage in the county by crop, by share arrangement. Premiums are reduced 10 percent for a basic unit.
Optional Unit - You may qualify for optional units with two or more Farm Service Agency Farm Serial Numbers, if you meet certain recordkeeping requirements.
Enterprise Unit - Generally, all the insured acreage of the crop in a county. Premium discounts and additional subsidy apply.
Whole Farm Unit - Generally, all the insured crops in the county covered by the insurance plan. Premium discounts and additional subsidy apply. Does not apply to Yield Protection Plan.

Late and Prevented Planting

These provisions provide protection on acreage planted after the final planting date or that cannot be planted. Please consult a crop insurance agent for details.

Loss Example

Assume grain sorghum with an approved yield of 60 bushels per acre, 75-percent coverage level, $4.46 projected price, $3.37 harvest price, and 15 bushels produced.

For Revenue Protection, the insurance guarantee is equal to the production guarantee multiplied by the greater of the projected price or the harvest price. In this example, the Revenue Protection harvest guarantee increased to $200.70 (45 bushels per acre guarantee multiplied by $4.46 projected price).

Yield Protection		Revenue Protection
60	Approved yield per acre	60
x 0.75	Coverage level	x 0.75
45	Acre guarantee	45
x $4.46	Projected price	x $4.46
$200.70	Insurance guarantee	$200.70
15	Bushels produced	15
x $4.46	Harvest price	x $3.37
$66.90	Production-to-count value	$50.55
$200.70	Insurance guarantee	$200.70
- $66.90	Production-to-count value	- $50.55
$133.80	**Indemnity per acre**	**$150.15**

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

Contact Us

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