

## Raleigh Regional Office — Raleigh, NC

Revised November 2015

# Clams

## Massachusetts

### Crop Insured

All clams are insurable in a county if:

- A premium rate is provided by the actuarial document;
- The clams are at least 10 millimeters in size; and
- The clams meet all other requirements for insurability.

As a requirement for insurance, Global Positioning System (GPS) coordinates are required to identify all growing locations insured by leases, parcels, permits, or license-numbered growing sites.

### Counties Available

Clams are insurable in Barnstable, Bristol, Dukes, Nantucket, and Plymouth counties.

### Causes of Loss

A recognized marine authority must document the cause of loss and a copy of the documentation must be included with the claim before a loss payment can be made. Insurance is provided for mortality of clams caused only by the following:

- Decrease of salinity;
- Disease;
- Freeze;
- Hurricane;
- Ice floe;
- Oxygen depletion;
- Storm surge; or
- Tidal wave.

### Insurance Period

Coverage begins December 1 when the application and inventory value report are submitted by October 30. If the application and inventory value report are submitted between November 1 and November 30, coverage begins 31 days after the date you sign and submit the required paperwork. Coverage ends with

the earliest occurrence of one of the following:

- The date of a final adjustment of a loss when the total indemnities due equal the amount of insurance; or
- November 30.

Insurance coverage ends on any clams remaining on the lease at the fourth anniversary of their seeding date.

### Important Dates

Sales Closing Date ..... November 30, 2015  
 Inventory Report Date ..... November 30, 2015

### Definitions

**Insurance Amount** - Your dollar coverage amount. Your coverage is determined by multiplying the number of all insurable clams seeded in each basic unit by:

- The survival factor (60 percent);
- The Reference Maximum Dollar Amount;
- The growth stage factor;
- The coverage level percentage you choose; and
- Your share.

**Inventory Value Report** - A report you submit no later than November 30 declaring the stage values of insurable clams.

**Stage 2 Clams** - Clams that are at least 10 millimeters in size seeded after July 15 of the most recent past crop year, at a maximum density of 90 clams per square foot.

**Stage 3 Clams** - Clams that are at least 10 millimeters in size seeded before July 16 of the most recent past crop year, at a maximum density of 90 clams per square foot.

**Crop Year** - The 12-month period beginning December 1 and extending through November 30 of the next calendar year, designated by the calendar year in which insurance ends.

## Duties in the Event of Damage or Loss

**Notice of Loss** - If a loss occurs notify your crop insurance agent:

- Within 72 hours of your initial discovery of damage or loss; and
- Get written consent before changing or discontinuing your normal care and maintenance of clams.

## Price Elections

Maximum Dollar Amount per Clam .....	\$0.17
CAT Dollar Amount per Clam .....	\$0.0935
Growth Stage Factor	
Stage 2 Clams .....	0.50
Stage 3 Clams .....	1.00

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 percent to 75 percent of your clam inventory value. Crop insurance premiums are subsidized as shown in the following table. For example, if you chose the 75-percent coverage level, your premium share would be 45 percent of the base premium.

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.

## Insurance Units

In addition to optional units based on non-contiguous lease sites, optional units are also available based on stage 2 or 3 clams, as identified in the special provisions. Clams seeded during the insurance year will be classified as stage 2 and are considered part of the appropriate optional unit.

## Loss Example

Assume a clam inventory value of \$100,000 at the 75-percent coverage level, with an insurable inventory of \$75,000.

\$100,000	Inventory value before loss
- \$50,000	Inventory value after loss
\$50,000	Value of loss
- \$25,000	Deductible
<b>\$25,000</b>	<b>Indemnity payment</b> (before premium)

The deductible is determined by subtracting 1 from 0.75 (the coverage level) and then multiplied by the \$100,000 clam inventory value.

## 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](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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