Crop Insured
All fresh market beans are insurable if:
- A premium rate is provided by the actuarial documents;
- You have a share; and
- They are grown by a person who has grown fresh market beans for at least four crop years in the county in which the crop will be insured.

Fresh market beans grown for direct marketing are not insurable.

Counties Available
Fresh market beans are insurable in the following counties only:
New York - Allegany, Cayuga, Genesee, Herkimer, Monroe, Oneida, Orleans, Steuben, and Yates counties.
North Carolina - Chowan, Hyde, Tyrrell, and Washington counties.
Virginia - Accomack and Northampton counties.

Fresh market beans 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
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:
- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop;
- The date harvest should have started on the unit for any acreage that will not be harvested;
- 65 days after the date of planting (or replanting if applicable); or
- The calendar date contained in the crop provisions or special provisions for the end of insurance period.

Important Dates
Spring-planted
Sales Closing Date .................. March 15, 2018
Acreage Reporting Date
North Carolina ..................... May 15, 2018
Virginia ............................. June 15, 2018
New York .......................... August 15, 2018

Fall-planted
Sales Closing Date
North Carolina & Virginia ....... March 15, 2018
Acreage Reporting Date
North Carolina & Virginia ... September 15, 2018

Reporting Requirements
For each planting period you must report the date all of the acreage was planted on or before the acreage reporting date contained in the actuarial documents for that planting period.

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; and
• Leave representative samples intact for each field of the damaged unit.

Definitions
Carton - Thirty pounds avoirdupois weight.
Maximum Allowable Acreage - 110 percent of the greatest number of acres of planted fresh market beans in which you had a share in any of the previous 3 crop years.
Over-planting Factor - A factor that is always 1.000 or less and is used to adjust your production guarantee (per acre) when you plant more acres of fresh market beans than your maximum allowable acreage. This factor is determined by dividing the maximum allowable acreage by the acres planted.

Coverage Levels and Premium Subsidies
Insurance is provided against a decline in your average actual production history (APH) yield due to the perils named in the Causes of Loss section. Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the table below.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>65</td>
</tr>
<tr>
<td></td>
<td>70</td>
</tr>
<tr>
<td></td>
<td>75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
</tr>
<tr>
<td></td>
<td>64</td>
</tr>
<tr>
<td></td>
<td>64</td>
</tr>
<tr>
<td></td>
<td>59</td>
</tr>
<tr>
<td></td>
<td>59</td>
</tr>
<tr>
<td></td>
<td>55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>45</td>
</tr>
</tbody>
</table>

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
Prices used to calculate your premium and indemnity. Established Price $13.85 per carton CAT Price $7.62 per carton

Late and Prevented Planting
Late and prevented planting provisions do not apply.

Loss Example
Assume fresh market beans with an APH yield of 140 cartons, 75 percent coverage level, 100 percent share, and one enterprise unit.

\[
\begin{align*}
\text{APH yield per acre} & = 140 \\
\text{Coverage level} & = 0.75 \\
\text{Acre guarantee} & = 105 \\
\text{Production-to-count} & = 53 \\
\text{Loss per acre} & = 52 \\
\text{Price election} & = $13.85 \\
\text{Indemnity per acre} & = \text{Loss per acre} \times \text{Price election} = 52 \times 13.85 = 720
\end{align*}
\]

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
USDA/RMA
Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
Telephone: (919) 875-4880
Fax: (919) 875-4915
Email: rsonc@rma.usda.gov

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).