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
See your state’s actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation browser2018crop criteria.aspx for insurable 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, 2017
Inventory Report Date .......... November 30, 2017

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.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
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
See your state’s actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2018cropcriteria.aspx for price elections.

Coverage Levels and Premium Subsidies
Coverage levels range from 50 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.

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

Insurance Units
In addition to optional units based on non-contiguous lease sites, optional units are also available based on stage two or three clams, as identified in the special provisions. Clams seeded during the insurance year will be classified as stage two 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
- $25,000 Value of loss
- $25,000 Indemnity payment (before premium)

The deductible is determined by subtracting one 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.

Contact Us
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Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
Phone: (919) 875-4880
Fax: (919) 875-4915
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