Potatoes
Maryland

Crop Insured
All potatoes are insurable if:
- Planted with certified seed for harvest as certified seed stock or for human consumption;
- Any crop rotation requirements specified in the special provisions are met;
- Not planted into an established grass or legume;
- Not interplanted with another crop; and
- You have a share in the crop.

Counts Available
Potatoes are insurable in Kent, Queen Anne’s, and Worcester counties. Potatoes may be insurable in other counties 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.

The policy does not insure against loss of production from damage occurring after potatoes are placed in storage.

Insurance Period
Coverage begins when the potatoes are planted and ends with the earliest occurrence of one of the following:
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop; or
- October 15.

Important Dates
Sales Closing Date ..................... January 31, 2018
Final Planting Date ..................... May 5, 2018
Acreage Reporting Date ................ May 15, 2018
Premium Billing Date .................... August 15, 2018

Reporting Requirements
Acreage Report - An acreage report, due to your crop insurance agent by the date shown in the actuarial documents under Important Dates, must include all acreage (insurable and uninsurable) in which you have a share.

Definitions
Approved Actual Production History (APH)
Yield - A yield based on your actual yields, county average yields, or a combination of both and used to determine your production guarantee.
Practical to Replant - In lieu of the definition of "Practical to replant" contained in section one of the basic provisions, practical to replant is defined as our determination, after loss or damage to the insured crop, based on factors including, but not limited to, moisture availability, condition of the field, marketing windows, and time to crop maturity that replanting to the insured crop will allow the crop to attain maturity prior to the calendar date for the end of the insurance period. It will not be considered practical to replant after the end of the late planting period, or the end of the planting period in which initial planting took place in counties for which the Special Provisions designates separate planting periods, unless replanting is generally occurring in the area.

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.
Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 85 percent of your average yield and are subsidized as shown below. For example, an average APH yield of 240 hundredweight (cwt.) per acre results in a guarantee of 156 cwt. per acre at the 65-percent coverage level.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Coverage Level</td>
<td>50  55  60  65  70  75  80  85</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67  64  64  59  59  55  48  38</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33  36  36  41  41  45  52  62</td>
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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

Reds, White, Russets

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<tbody>
<tr>
<td>Established Price</td>
<td>$13.70 per cwt.</td>
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<tr>
<td>CAT Price</td>
<td>$7.54 per cwt.</td>
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Worcester County Only

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<tbody>
<tr>
<td>Established Price</td>
<td>$15.65 per cwt.</td>
</tr>
<tr>
<td>CAT Price</td>
<td>$8.61 per cwt.</td>
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Duties in the Event of Damage or Loss

Notice of Loss - If a loss occurs you must:
- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of initial discovery; and
- Leave representative samples intact for each field of the damaged unit.

Insurance Units

Basic Unit - A basic unit includes all of your insured acreage in the county by share arrangement. A 10 percent premium discount applies.

Optional Units - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by Farm Service Agency Farm Serial Numbers.

Loss Example

Assume potatoes with an APH yield of 240 cwt. per acre, 65-percent coverage level, price election of $13.70 per cwt., non-irrigated practice, 100-percent share, no options or endorsements, and a one-acre basic unit.

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240 \times 0.65 = 156 \text{ Acre guarantee}
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156 - 48 = 108 \text{ Production-to-count}
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\[
108 \times $13.70 = $1,480 \text{ Indemnity per acre}
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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
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).