Crop Insured
All of your peanuts are insurable in the county if:
- The actuarial documents provide premium rates;
- They are a type designated in the special provisions;
- They are planted for marketing as farmers’ stock peanuts; and
- You have a share in the crop.

Unless allowed by the special provisions or by written agreement, the policy does not cover peanuts that are:
- Planted to harvest as green peanuts;
- Interplanted with another crop; or
- Planted into an established grass or legume.

Available Coverage
See your state’s actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2018/CropCriteria.aspx for insurable counties. Peanuts 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;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Price change (for revenue protection);
- Volcanic eruption; or
- Wildlife.

Insurance Period
Coverage begins when the crop is planted and ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest;
- Final adjustment of a loss;
- Abandonment of the crop; or
- November 30.

Important Dates
Sales Closing Date ............. February 28, 2018
Earliest Planting Date .......... April 10 or 16, 2018
Final Planting Date ............. May 25 or 31, 2018
Acreage Reporting Date .......... July 15, 2018
Contact your crop insurance agent for applicable planting dates.

Reporting Requirements
Acreage Report - You must report all acres of the crop in which you have a share in the county, and provide a copy of your shelter contract to your crop insurance agent by the acreage reporting date if you elect to use the weighted average projected price under the yield protection insurance plan.

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 your initial discovery of damage or loss of production (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 Options
You may buy crop insurance coverage under one of three insurance plans offered: Revenue Protection,
Revenue Protection with Harvest Price Exclusion, and Yield Protection. Additional options available are Supplemental Coverage Option and Yield Exclusion Option.

**Prevented Planting and Replanting**

Prevented planting coverage is 55 percent of your production guarantee for timely planted acreage. For an additional premium, you may increase your prevented planting coverage.

You may receive a replanting payment if your peanuts are damaged by an insurable cause of loss so the remaining stand does not produce at least 90 percent of the production guarantee and it is practical to replant. The replanting payment per acre is $95 multiplied by your share. Replanting payments are not available with Catastrophic Risk Protection coverage.

**Coverage Levels and Premium Subsidies**

Coverage levels range from 50 to 85 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. Your share of the premium is 100 percent minus the subsidy amount. An administrative fee of $30 per crop per county applies, regardless of the acreage.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Percent</th>
</tr>
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<tbody>
<tr>
<td>50</td>
<td>0.12</td>
</tr>
<tr>
<td>55</td>
<td>0.15</td>
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<tr>
<td>60</td>
<td>0.18</td>
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<td>65</td>
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<td>70</td>
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<td>80</td>
<td>0.30</td>
</tr>
<tr>
<td>85</td>
<td>0.33</td>
</tr>
</tbody>
</table>

**Loss Example**

A yield protection loss occurs when peanut production for the unit falls below the production guarantee because of damage from a covered cause of loss.

A revenue protection loss occurs when the value of production-to-count is less than the revenue protection guarantee due to a production loss and/or revenue loss.

Assume non-irrigated peanuts insured with an approved yield of 3,000 pounds per acre, 75 percent coverage level, a 100 percent share, and one basic unit. The projected election price is $0.205 and the harvest price is $0.211. Due to an insurable cause of loss, the production-to-count is 950 pounds.

<table>
<thead>
<tr>
<th>Yield Protection</th>
<th>Revenue Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,000</td>
<td>3,000</td>
</tr>
<tr>
<td>x 0.75</td>
<td>x 0.75</td>
</tr>
<tr>
<td>2,250</td>
<td>2,250</td>
</tr>
<tr>
<td>x $0.205</td>
<td>x $0.205</td>
</tr>
<tr>
<td>$461</td>
<td>$461</td>
</tr>
<tr>
<td>950</td>
<td>950</td>
</tr>
<tr>
<td>x $0.205</td>
<td>x $0.211</td>
</tr>
<tr>
<td>$195</td>
<td>$200</td>
</tr>
<tr>
<td>$461</td>
<td>$461</td>
</tr>
<tr>
<td>- $195</td>
<td>- $200</td>
</tr>
<tr>
<td>$266</td>
<td>$261</td>
</tr>
</tbody>
</table>

**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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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).