Crop Insured
All beans in the county are insurable if:
- Planted for harvest as dry beans, or contract seed beans if the seed bean processor contract is executed by July 15 of the crop year;
- Not interplanted with another crop; and
- Not planted into an established grass or legume. Unless it is agreed that replanting is impractical, any acreage of the insured crop damaged before the final planting date of June 30 must be replanted if the damage is severe enough that the majority of growers in the area would not normally further care for the crop.

Counties Available
Dry beans are insurable in Cayuga, Genesee, Jefferson, Livingston, Monroe, Ontario, Orleans, Schuyler, Seneca, Tompkins, Wayne, Wyoming, and Yates counties. Dry beans 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.

Insurance Period
Coverage usually begins when the beans are planted and ends with the earliest occurrence of one of the following:
- Total destruction of the beans;
- Harvest of the beans;
- Final adjustment of a claim;
- Abandonment of the crop; or
- October 31.

Important Dates
Sales Closing Date .................. March 15, 2018
Earliest Planting Date .................. May 1, 2018
Final Planting Date ..................... June 30, 2018
Acreage Reporting Date ................ July 15, 2018

Reporting Requirements
Acreage Report - An acreage report is a report of all insured acreage of dry beans. A report must be submitted to your crop insurance agent on or before the appropriate acreage reporting date.

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 (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 Levels and Premium Subsidies
The premium subsidy percentages and available coverage levels are shown on page two. Your share of the premium is 100 percent minus the subsidy amount.

<table>
<thead>
<tr>
<th>Item</th>
<th>Coverage Level</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50</td>
<td>55</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
<td>64</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
<td>36</td>
</tr>
</tbody>
</table>

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.
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**
Price used to calculate your premium or indemnity.

- Black ........................................ 27¢ per lb.
- Cranberry .................................. 34¢ per lb.
- Dark Red Kidney ........................... 33¢ per lb.
- Light Red Kidney ........................... 34¢ per lb.
- Pea (Navy) .................................. 26¢ per lb.
- Pinto .......................................... 25¢ per lb.
- White Kidney ................................. 34¢ per lb.

**Late and Prevented Planting**
These provisions provide a reduced amount of protection on acreage that is planted late or that cannot be planted, due to insurable causes, by the final planting date or within the late planting period.

**Replant Provisions**
A replanting payment is allowed for a crop 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 maximum replanting payment per acre is the lesser of 10 percent of the production guarantee or the price election multiplied by 120 pounds. Replanting payments are not available for a crop under CAT coverage.

**Additional Coverage Options**

**Supplemental Coverage Option (SCO)**
SCO is available for dry beans in some counties. If elected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible. A map of SCO availability can be accessed through the Map Viewer tool on the RMA website at prodwebnlb.rma.usda.gov/apps/MapViewer/index.html.

**Yield Exclusion (YE)**
APH Yield Exclusion is available in some dry bean counties. YE allows you to exclude yields in exceptionally bad years from your production history when calculating yields used to establish your crop insurance coverage.

**Loss Example**
Assume black beans with an actual production history (APH) yield of 1,200 pounds per acre, 65 percent coverage level, no options or endorsements, and one basic unit.

\[
\begin{align*}
\text{1,200} & \quad \text{APH yield per acre} \\
\times 0.65 & \quad \text{Coverage level} \\
780 & \quad \text{Acre guarantee} \\
- 180 & \quad \text{Production-to-count} \\
600 & \quad \text{Loss per acre} \\
\times \$0.27 & \quad \text{Price election} \\
\$162 & \quad \text{Indemnity per acre}
\end{align*}
\]

**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**
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