

# A Risk Wallagement

# Raleigh Regional Office — Raleigh, NC

Revised February 2018

# Processing Sweet Corn Delaware, Maryland, New York, and Pennsylvania

# **Crop Insured**

Processing sweet corn is insurable if:

United States

- It is grown under, and in accordance with, a processor contract executed by the acreage reporting date; and
- It is not excluded from the contract at any time during the year.

# **Counties Available**

See your state's actuarial documents at webapp.rma.usda.gov/ apps/actuarialinformation browser2018/Crop Criteria.aspx for insurable counties. Processing sweet corn 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.

This policy does not cover any loss of production due to bypassed acreage because of the breakdown or non-operation of equipment or facilities, or your failure to follow the requirements contained in the processor contract.

# **Insurance Period**

Coverage usually begins when the processing sweet corn is planted and ends with the earliest occurrence

of one of the following:

- Destruction of the crop;
- Abandonment of the crop;
- Completion of harvest;
- The date the processing sweet corn should have been harvested but was not harvested;
- Final adjustment of a claim;
- The date sufficient production is harvested that fulfills an amount stipulated by contract; or
- September 20.

# **Important Dates**

| Sales Closing Date     | March 15, 2018 |
|------------------------|----------------|
| Acreage Reporting Date | July 15, 2018  |

# **Reporting Requirements**

An acreage report is a report of all insured acreage of processing sweet corn. A report and a copy of all your processor contracts must be submitted to your crop insurance agent on or before the 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 48 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.

# Definitions

**Base Contract Price** - The price stipulated on the processor contract without regard to discounts or incentives that may apply.

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.

**Bypassed Acreage -** Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

# **Coverage Levels and Premium Subsidies**

Coverage levels range from 50 to 85 percent of your average yield and are subsidized as shown in the table below. For example, an average yield of 5 tons per acre results in a guarantee of 3 tons per acre at the 60 percent coverage level.

| Item                     | Percent |    |    |    |    |    |    |    |
|--------------------------|---------|----|----|----|----|----|----|----|
| Coverage<br>Level        | 50      | 55 | 60 | 65 | 70 | 75 | 80 | 85 |
| Premium<br>Subsidy       | 67      | 64 | 64 | 59 | 59 | 55 | 48 | 38 |
| Your<br>Premium<br>Share | 33      | 36 | 36 | 41 | 41 | 45 | 52 | 62 |

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 Election**

The price election is the base contract price stated in your processor contract.

Maximum Contract Price

| Delaware     | \$179.00 |
|--------------|----------|
| Maryland     | \$189.00 |
| New York     |          |
| Pennsylvania | \$197.00 |
| )            |          |

## **Prevented Planting**

This provision provides a coverage amount of 40 percent of your production guarantee for timely planted acreage. Certain restrictions and criteria apply. Contact a crop insurance agent for more details.

## **Late Planting**

A late planting period is not available for processing sweet corn.

## Supplemental Coverage Option (SCO)

SCO is available for processing sweet corn 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.

#### Loss Example

Assume an actual production history (APH) yield of 5 tons per acre, non-irrigated, 65 percent coverage level, and one basic unit.

|   | 5     | APH yield per acre  |
|---|-------|---------------------|
| X | 0.65  | Coverage level      |
|   | 3.3   | Acre guarantee      |
| _ | 1     | Production-to-count |
|   | 2.3   | Loss per acre       |
| X | \$168 | Price election      |
|   | \$386 | Indemnity per acre  |

## 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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