

United States Department of Agriculture

Raleigh Regional Office — Raleigh, NC

Revised February 2018

Potatoes Rhode Island

Crop Insured

All potatoes are insurable if:

- Planted with certified seed for harvest as either certified seed stock or for human consumption; and
- Not interplanted with another crop.

Additional endorsements are available for an added premium:

- Storage Coverage Endorsement;
- Quality Endorsement; and
- Processing Quality Endorsement.

Counties Available

Potatoes are insurable in Newport and Washington counties. Potatoes 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.

Insurance Period

Coverage begins when the potatoes are planted and ends with the earliest occurrence of one of the following:

- Harvest of crop;
- Final adjustment of a claim;

- Total destruction of the crop;
- Abandonment of the crop; or
- October 31.

Important Dates

| Sales Closing Date | March 15, 2018 |
|------------------------|----------------|
| Final Planting Date | June 10, 2018 |
| Acreage Reporting Date | July 15, 2018 |

Reporting Requirements

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

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;
- If damage occurs, you must give notice to your crop insurance agent within 72 hours of initial discovery; and
- Leave representative samples intact for each field of the damaged unit.

Definitions

Certified Seed - Potatoes that were entered into the potato certified seed program and that meet all requirements for production to be used to produce a seed crop for the next crop year or potato crop for harvest for commercial uses in the next crop year. **Production Guarantee -** Hundredweight (cwt.) guaranteed per acre determined by multiplying your average approved yield per acre (based on your records) by the coverage level percentage you select. **Tuber Rot -** Any soft, mushy, or leaky condition of potato tissue (soft rot or wet breakdown, as defined in the United States Standards for Grades of Potatoes),

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.

including, but not limited to, breakdown caused by Southern Bacterial Wilt, Ring Rot, or Late Blight.

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 actual production history (APH) yield of 240 hundredweight per acre results in a guarantee of 120 hundredweight per acre at the 50 percent coverage level.

| Item | Percent | | | | | | | |
|-----------------------|---------|----|----|----|----|----|----|----|
| Coverage Level | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 |
| Premium Subsidy | 67 | 64 | 64 | 59 | 59 | 55 | 48 | 38 |
| Your Premium 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 Elections

| Established Price | \$12.90 per cwt. |
|-------------------|------------------|
| CAT Price | \$7.10 per cwt. |

Insurance Units

Basic and optional farm unit structures are available for *federal relay*), (866) 377-8642 (relay voice users). potato program counties. Premium discounts apply to basic farm units.

Loss Example

Assume potatoes with an APH yield of 240 hundredweight per acre, 65 percent coverage level, nonirrigated practice, 100 percent share, no options or endorsements, and a one-acre basic unit.

| \$1,393 | Indemnity per acre |
|------------------|---------------------|
| <u>x \$12.90</u> | Price election |
| 108 | Loss per acre |
| - 48 | Production-to-count |
| 156 | Acre guarantee |
| <u>x 0.65</u> | Coverage level |
| 240 | APH yield 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

USDA/RMA Raleigh Regional Office 4405 Bland Road, Suite 160 Raleigh, NC 27609 **Telephone:** (919) 875-4880 **Fax:** (919) 875-4915 **Email:** <u>rsonc@rma.usda.gov</u>

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