Crop Insured
All soybeans grown in the county on insurable acreage may be insured if:
- Premium rates are provided;
- You have a share; and
- Planted for harvest as beans.

Counties Available
See your state’s actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation browser2018/CropCriteria.aspx for insurable counties. Soybeans 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 on the later of the date we accept your application or the date when the crop is planted, and ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10.

Important Dates
Sales Closing Date - NC ............ February 28, 2018
Sales Closing Date - Other States ... March 15, 2018
Acreage Reporting Date ................. July 15, 2018

Reporting Requirements
You must file a report of planted acreage to your crop insurance agent by the acreage reporting date established for your county. Since acreage reporting dates vary by crop and county, consult your crop insurance agent or for more information see www.rma.usda.gov/tools/.

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 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.

Price Elections
The Commodity Exchange Price Provisions (CEPP) contain information necessary to derive the projected price and the harvest price for the insured crop. The projected price is used to calculate the premium, replant payment, and any prevented planting payment. The harvest price is used to value production-to-count under the Revenue Protection and the Revenue Protection with Harvest Price Exclusion plans. The CEPP includes the price discovery period, release dates, board of trade used, and additional pricing information. Talk to your crop insurance agent, or for more information see prodwebnlb.rma.usda.gov/apps/PriceDiscovery.
**Coverage Levels and Premium Subsidies**

The premium subsidy percentages and available coverage levels are shown below. Your share of the premium is 100 percent minus the subsidy amount.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<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>
</tr>
</tbody>
</table>

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.

**Coverage Options**

You may buy crop insurance coverage under one of the insurance plans offered: Area Yield Protection Insurance (available in North Carolina only), Area Revenue Protection (available in North Carolina Only), Area Revenue Protection with Harvest Price Exclusion (available in North Carolina only), Revenue Protection, Revenue Protection with Harvest Price Exclusion, and Yield Protection. Additional options available are Trend Adjusted APH Yield Option, Supplemental Coverage Option, and Yield Exclusion.

**Late and Prevented Planting**

These provisions provide protection on acreage planted after the final planting date or that cannot be planted. Consult a crop insurance agent for details.

**Loss Example**

Assume soybeans with an approved yield of 30 bushels per acre, 70 percent coverage level, 100 percent share, and a one-acre basic unit. The projected price is $10.23 and the harvest price is $9.88. Due to an insurable cause of loss, the production-to-count is 10 bushels.

**Yield Protection**

- Approved yield per acre: 30
- Coverage level: $10.23
- Acre guarantee: 21
- Projected price: $10.83
- Insurance guarantee: $214.83
- Bushels produced: 10
- Harvest price: $9.88
- Production-to-count value: $102.30
- Indemnity per acre: $112.53

**Revenue Protection**

- Approved yield per acre: 30
- Coverage level: 0.70
- Acre guarantee: 21
- Projected price: 10.83
- Insurance guarantee: 214.83
- Harvest price: 9.88
- Production-to-count value: 98.88
- Indemnity per acre: 115.95

**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](http://www.rma.usda.gov/tools/agent.html).

**Contact Us**

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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).