

## Raleigh Regional Office — Raleigh, NC

Revised August 2017

# Canola

## Virginia

### Crop Insured

All canola and rapeseed in the county are insurable if:

- You have a share in the crop;
- The crop is planted for harvest as seed;
- The crop is not interplanted with another crop (unless allowed by special provision or written agreement); and
- The crop is not planted into an established grass or legume.

### Counties Available

Canola is insurable in Brunswick County. Canola 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 moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, if caused by an insured peril during the insurance year;
- Harvest price decline below the projected price when revenue protection is in effect;
- Insect damage and plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

### Insurance Period

Coverage begins at the time of seeding and ends with the earliest occurrence of one of the following conditions:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;

- Abandonment of the crop; or
- October 31.

### Important Dates

Sales Closing Date ..... August 31, 2017  
 Earliest Planting ..... September 5, 2017  
 Final Planting ..... October 5, 2017  
 Acreage Report ..... January 15, 2018

### Reporting Requirements

An acreage report is a report of all insured canola acreage. The report must be submitted to your crop insurance agent on or before the appropriate acreage report due date.

### Duties in the Event of Damage or Loss

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.

### Coverage Levels and Premium Subsidies

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

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

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

Commodity Exchange Price Provisions (CEPP) contain information necessary to develop the projected price and the harvest price for the insured crop. The CEPP includes the price discovery period, release dates, boards of trade used, and additional pricing information. Talk to your agent, or for more information go to [www.rma.usda.gov/tools/pricediscovery.html](http://www.rma.usda.gov/tools/pricediscovery.html).

## Insurance Plans

**Yield Protection** - Insurance coverage only providing protection against a production loss.

**Revenue Protection** - Insurance coverage providing protection against revenue loss due to a production loss, price decline or increase, or a combination of both.

### Revenue Protection with Harvest Price

**Exclusion** - Insurance coverage providing protection only against revenue loss due to a production loss, price decline, or a combination of both.

## Late and Prevented Planting

These provisions provide protection on eligible acreage that is planted late or that cannot be planted by the final planting date. Please talk to your agent for more details.

## Loss Example

Assume an approved yield of 1,652 pounds per acre, 75-percent coverage level, 100-percent share, and a one acre basic unit. The projected price is \$0.281 and the harvest price is \$0.268. Due to insurable cause of loss, the production-to-count is 500 pounds.

For Revenue Protection, the insurance guarantee is equal to the production guarantee multiplied by the greater of the projected price or the harvest price.

### Yield Protection

1,652	APH yield per acre	1,652
x 0.75	Coverage level	x 0.75

1,238		1,238
x \$0.281	Projected price	x \$0.281

\$347.88	Insurance guarantee	\$347.88
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### Yield Protection

500
x \$0.281

\$140.50

\$347.88
-\$140.50

\$207.38

Pounds produced
Harvest price

Production-to-count value

Insurance guarantee
Production-to-count value

Indemnity per acre

### Revenue Protection

500
x \$0.268

\$134.00

\$347.88
-\$134.00

\$213.88

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private 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

USDA/Risk Management Agency

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