

Canola

Oklahoma

Crop Insured

The **canola** crop insured will be all canola in the county for which a premium rate is provided by the actuarial document in which the insured has a share; that is planted for harvest as seed; and that is not, unless allowed by the special provisions or written agreement: interplanted with another crop or planted into an established grass or legume.

Counties Available

Oklahoma: Dewey County, other Oklahoma counties can be insurable by Written Agreement.

Causes of Loss

Adverse weather conditions¹
Failure of irrigation water supply²
Fire
Insects³
Plant disease³
Wildlife

¹Includes excessive moisture that prevents timely harvesting and abnormal temperatures that result in bypassed acreage because too much acreage was ready for harvest than could be feasibly harvested, or the processing of such production was beyond the capacity of the processor.

²If caused by an insured cause of loss.

³But not due to insufficient or improper application of control measures.

Insurance Period

Insurance attaches on the later of the date we accept your application or the date the insured crop is planted and ends the earliest of: 1) total destruction of the crop, 2) October 31, 3) Harvest, 4) abandonment of the crop, 5) final adjustment of a loss.

Reporting Requirements

Acreage Report—You must report all acreage of your canola both insured and uninsured.

Important Dates

Sales Closing.....August 31
Final Planting DateOctober 10
Acreage Reporting Date.....December 15
Cancellation and Termination DateAugust 31

Duties in the Event of Damage or Loss

- (1) Protect the crop from further damage by providing sufficient care;
- (2) 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

You may select only one price election for all the canola in the county unless the special provisions provide different price elections by type, in which case you may select one price election for each canola type. The price elections you choose must have the same percentage relationship to the maximum price offered. For example, if you choose 100 percent of the maximum price election for a specific type, you must also choose 100 percent of the maximum price election for all other types.

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 (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 \$100, regardless of the acreage.

Price Elections

Fall Seeded.....\$0.2119 per pound

Insurance Units

Your insurable acreage will be grouped into one or more units in order to establish the approved yield, calculate a guarantee, and determine any indemnity.

Replant Provisions

A replanting payment is allowed if the crop is damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90 percent of the production guarantee for the acreage and it is practical to replant. No replant payment will be made if the crop is planted prior to the earliest planting date.

Prevented Planting

Coverage is available at 60 percent of the production guarantee for timely planted acreage. When paying an additional premium, limited or additional levels of coverage may increase the prevented planting payment to a level specified in the applicable county actuarial document.

Administrative Fees

Catastrophic (CAT) Coverage:

\$100/crop/county

No additional insurance premium is charged.

Buy Up Coverage: \$30/crop/county

An additional insurance premium is charged.

Where to Purchase

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site:

<http://www3.rma.usda.gov/tools/agents/>

Loss Example

Assuming: A 75-percent production coverage level, a 100-percent price election of \$.2119 per pound, an average yield of 1,400 pounds per acre actual production history (APH), and 100 acres insured:

1,400	Pound per acre (APH)
x 75%	Coverage level
1,050	Pound per acre guarantee
x 100	Acres
105,000	Pound unit guarantee
- 80,000	Pounds harvested production
25,000	Pound loss
x \$.2119	Price election dollar per pound
\$5,297.50	Indemnity due (less premium due)

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