

## Regional Office — Oklahoma City, Oklahoma

August 2014

# Barley

## Texas

### Crop Insured

All barley grown in the county is insurable if:

- Premium rates are provided;
- You have a share;
- Planted for harvest as grain; and
- Grown in the county on insurable ground.

Barley may not be insured if:

- It is interplanted with another crop;
- Planted into a grass or legume, unless excepted by the Natural Resources Conservation Service Cover Crop Guidelines; or
- Planted as a nurse crop, unless planted as a nurse crop for new forage seeding, but only if seeded at normal rate and intended for harvest as grain.

### Counties Available

Barley is insurable in several counties in Texas. For a list of insurable counties visit RMA's website at:

<http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>. Coverage in other counties may be available by written agreement if certain criteria are met. Please contact your insurance agent for insurance availability.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions, including hail, frost, freeze, excess precipitation and drought;
- Fire, if due to natural causes;
- Failure of irrigation water supply, if due to an insured cause of loss within the insurance period;
- Insects, but not damage due to insufficient or improper application of pest or disease control measures;
- Plant disease, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- Date we accept your application; or
- Date when the barley is planted by the final planting date designated.

Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of loss on the unit;
- Abandonment of the crop; or
- October 31.

### Important Dates

Sales Closing/Cancellation.....September 30, 2014  
 Final Planting .....Multiple Dates, See Actuarial Acreage Report.....January 15, 2015  
 Premium Billing.....July 1, 2015  
 End of Insurance.....October 31, 2015  
 Please refer to the Actuarial Information Browser at: <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>.

### Reporting Requirements

**Acreage Reports** - You must give a report to your crop insurance agent of all your barley acreage in the county by the acreage reporting date.

### Special Provisions Of Insurance

In addition to Section 32 of the Basic Provisions, if you elect to obtain a Farm Service Agency Graze-Out Payment for acres of the crop grazed by livestock and not otherwise harvested, you are not eligible for an indemnity.

### Definitions

**Yield Protection Plan** - A plan of insurance that only provides protection against a production loss and is available only for crops for which revenue protection is available.

**Revenue Protection Plan** - A plan of insurance that only provides protection against loss of revenue due to

a production loss, price decline or increase, or a combination of both. If the harvest price exclusion is elected, the insurance coverage provides protection only against loss of revenue due to a production loss, price decline, or a combination of both.

**Revenue Protection with Harvest Price Exclusion -** Insurance coverage that excludes the use of the harvest price in the determination of the revenue protection guarantee.

### Coverage Levels and Premium Subsidies

Barley may be insured at the coverage levels shown in the table below. Crop insurance premiums are subsidized as shown. If you choose the 75-percent coverage level and Enterprise Units, your coverage is 75 percent of your approved actual production history yield, the premium subsidy is 77 percent, and your premium share is 33 percent of the base premium.

Coverage Level		0.50	0.55	0.60	0.65	0.70	0.75
Subsidy Factors	Enterprise Unit	0.80	0.80	0.80	0.80	0.80	0.77
	Basic Unit	0.67	0.64	0.64	0.59	0.59	0.55
	Optional unit	0.67	0.64	0.64	0.59	0.59	0.55

### Price Elections

Prices are calculated according to the Commodity Exchange Price Provisions. Texas barley prices are based on the applicable futures market price for corn. Barley prices are factored from the corn futures market using the calculations from the following site:

<http://www.rma.usda.gov/pubs/2013/barleypricingmethodology.pdf> Contact your agent for more information or see: <http://www.rma.usda.gov/tools/pricediscovery.html>.

### Replanting Provisions

A replant payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 20 percent of the bushel guarantee, or 5 bushels times your price election. Replant payments are not available with CAT. This provision is available only in counties where a final planting date is provided in the Special Provisions.

### Late and Prevented Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. The late planting period begins the day after the final planting date for the insured crop and ends 25 days after the final planting date.

### Loss Example

Under Yield Protection, a loss occurs when the bushels of barley produced for the unit fall below the production guarantee due to damage from a covered cause of loss. Under Revenue Protection, a loss occurs when the value of production-to-count is less than the revenue production guarantee due to a production loss and/or a revenue loss. Assume a 40 bushels per acre APH yield, 75-percent coverage level, \$4.40 winter projected price, \$4.00 winter harvest price, and basic unit coverage.

#### Yield Protection

APH yield bushels/acre	30
Coverage level	<u>X 0.75</u>
Bushel guarantee	22.50
Projected Price	<u>X\$4.40</u>
Insurance guarantee	\$99.00
Bushels/acre produced	10
Price to determine value	<u>X \$4.40</u>
Value of production	\$44.00
Insurance guarantee	\$99.00
Value of production	- \$44.00
<b>Gross indemnity</b>	<b>\$55.00</b>

#### Revenue Protection

APH yield bushels/acre	30
Coverage level	<u>X 0.75</u>
Bushel guarantee	22.50
Projected Price	<u>X \$4.40</u>
Insurance guarantee	\$99.00
Bushels/acre produced	10
Price to determine value	<u>X \$4.00</u>
Value of production	\$40.00
Insurance guarantee	\$99.00
Value of production	- \$40.00
<b>Gross indemnity</b>	<b>\$59.00</b>

## 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: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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