

## Regional Office — Oklahoma City, Oklahoma

October 2015

# Rye

## Oklahoma

### Crop Insured

Rye is insurable if:

- It is all the rye grown in the county on insurable acreage;
- Premium rates and program dates are provided;
- You have a share; and
- It is planted for harvest as grain under the Common Crop Insurance Policy.

Rye may not be insured if:

- It is interplanted with another crop;
- It is planted into a grass or legume, unless excepted by the [Natural Resources Conservation Service Cover Crop Guidelines](#); or
- Planted as a nurse crop.

### Counties Available

Rye is available Alfalfa, Blaine, Kingfisher, Logan, Major and Woodward counties. 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 the date we accept your application or the date when the rye is planted.

Insurance coverage ends at the earliest of:

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

### Important Dates

Sales Closing.....	September 30, 2015
Cancellation.....	September 30, 2015
Final Planting.....	November 15, 2015
Acreage Report.....	January 15, 2016
Premium Billing.....	July 1, 2016
End of Insurances.....	October 31, 2016

### Reporting Requirements

**Acreage Report** - You must report all of your rye acreage in the county by the acreage reporting date.

### Insurance Units

**Basic Units** - All insurable acreage of the insured crop in the county on the date coverage begins for the crop year.

**Optional Unit** - If a basic unit consists of two or more sections of land, and certain record keeping requirements are met, you may apply for optional units by section.

### Supplemental Coverage Option

The Supplemental Coverage Option (SCO) is a new crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. The amount of SCO coverage depends on the liability, overage level, and approved yield of your underlying policy. SCO may not be available in every county. For further information visit the SCO Fact Sheet at: <http://www.rma.usda.gov/pubs/rme/2016sco.pdf>.

## Coverage Levels and Premium Subsidies

Rye may be insured at the coverage levels shown in the following table. Crop insurance premiums are subsidized as shown. If you choose the 75 percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.00	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

## Definitions

**APH Yield** - Actual production history (APH) yield is used to determine the production guarantee. The APH yield is based on up to 10 years of actual assigned yields and adjusted and/or unadjusted transitional yields.

## Plans of Insurance

Actual Production History (APH) is the only plan of insurance available for rye. The production guarantee is based on your individual yield history. Basic and optional units are available.

## Special Provisions of Insurance

Fall planted acreage where seed is spread onto the soil surface by any method (e.g. airplane or other broadcast seeded) and incorporated into the soil, requires an inspection by an approved insurance provider representative. Inspections should be made within 72 hours of final planting date or incorporation of seed in the late planting period.

## Catastrophic Coverage

CAT coverage is available at 50 percent of your APH yield and 55 percent of the projected price. The total cost for CAT coverage is an administrative fee of \$300 per crop, per county regardless of the acreage. CAT is available for yield protection only.

## 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.

Your prevented planting coverage will be 60 percent of your production guarantee for timely planted acreage. If you have additional coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents. Please consult a crop insurance agent for details.

## Loss Example

A loss occurs when the bushels of rye produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 30 bushel per acre APH yield, 65 percent coverage level and, 100 percent of the established price and basic unit coverage. Figures shown are per acre; guarantees and losses are paid by unit. See policy provisions.

### ACTUAL PRODUCTION HISTORY (APH)

APH yield bushels/acre	30
Coverage level	<u>X 0.65</u>
Bushel guarantee	19.5
Bushels/acre produced	<u>- 10.0</u>
Bushels loss	9.5
Price election	<u>X 6.58</u>
<b>Gross Indemnity</b>	<b>\$62.51</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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