

Regional Office — Oklahoma City, Oklahoma

October 2015

Oats

Texas

Crop Insured

Oats grown in the county are insurable if:

- Premium rates are provided;
- The crop is grown in the county on insurable acreage;
- You have a share; and
- They are planted for harvest as grain under the Small Grains Crop Provisions and the Common Crop Insurance Policy.

Oats are not insurable if they are:

- Interplanted with another crop;
- Planted into an established grass or legume;
- Planted in a nurse crop, unless planted as a nurse crop for new forage seeding, but only if seeded at a normal rate and intended for harvest as grain; or
- A crop following another crop other than a cover crop that has reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage.

Counties Available

Please contact your insurance agent for insurance availability or see actuarial documents at: <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser2016/CropCriteria.aspx>.

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 oats are planted by the final planting date designated.

Insurance coverage ends at the earliest of:

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

Important Dates

Sales Closing.....	September 30, 2015
Cancellation Date.....	September 30, 2015
Final Planting Date.....	Multiple Dates
Acreage Report Date.....	Multiple Dates
Premium Billing.....	July 1, 2016
End of Insurance.....	October 31, 2016

Please refer to the Actuarial Information Browser at: <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser2016/CropCriteria.aspx>.

Reporting Requirements

Acreage Report - You must give a report to your crop insurance agent of all your oat 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

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

Production Guarantee Per Acre - The number of pounds, bushels, tons, cartons, or other applicable units of measure determined by multiplying the approved APH yield per acre by the coverage level percentage elected.

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, coverage 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

Oats may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. If you select the 75 percent coverage level, the premium subsidy is 55 percent of the base premium. For coverage levels above the Catastrophic Risk Protection (CAT) level, in addition to premium costs.

Coverage	CAT	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Basic Unit	1.00	0.67	0.64	0.64	0.59	0.59	0.55	0.48	0.38
Optional unit		0.67	0.64	0.64	0.59	0.59	0.55	0.48	0.38

Replanting Provisions

A replanting 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. Not available under CAT.

Late Planting

These provisions provide protection on acreage that is planted after the final planting date. 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. The production guarantee for each acre planted to the insured oat crop during the late planting period will be reduced by one percent per day for the first through the twenty-fifth day.

Prevented Planting

These provisions provide protection on acreage that cannot be planted. Your prevented planting coverage will be 60 percent of your production guarantee for timely planted

acreage. If you have additional levels of coverage, and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents. Haying or grazing a cover crop will not impact eligibility for a prevented planting payment provided such action did not contribute to the acreage being prevented from planting. Please consult a crop insurance agent for details.

ACTUAL PRODUCTION HISTORY (APH)

APH yield bushels/acre	32
Coverage level	X 0.75
Bushel guarantee	24.0
Bushels per/acre produced	-14.0
Bushels per acre loss	10.0
Price election	X \$2.70
Gross indemnity	\$27.00

Loss Example

A loss occurs when the bushels of oats produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 32 bushel per acre APH yield, 75 percent coverage level, 100 percent of the established price and basic unit coverage.

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