

Regional Office — Oklahoma City, Oklahoma

October 2015

Wheat

Texas

Crop Insured

Wheat grown in the county is insurable if:

- Premium rates are provided;
- You have a share;
- It is planted for harvest as grain; and
- It is grown in the county on insurable ground.

Wheat 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, 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

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 barley is planted by the final planting date designated.

Insurance coverage ends with the earliest of:

- 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 (Winter).....September 30, 2015
 Sales Closing (Spring)September 30, 2015
 CancellationSeptember 30, 2015
 Final Planting.....Multiple Dates
 Acreage Report.....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/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.

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>.

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

Wheat 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 23 percent of the base premium.

Coverage Level	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

Price Elections

Prices are calculated according to the Commodity Exchange Price Provisions. Texas wheat prices are based on the July futures market price for wheat. The projected price discovery period is August 15 through September 14. The harvest price discovery period is Jun1 through June 30. These prices will be released no later than three business days following the end of the price discovery period. Depending on the insurance plan, these prices will be used for compensation per bushel in case of loss. Contact your agent for more information or see: visit <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

four 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. Please contact a crop insurance agent for details.

Loss Example

Under Yield Protection, a loss occurs when the bushels of wheat 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, \$6.30 winter projected price, \$6.00 winter

Yield Protection

APH yield bushels/acre	40
Coverage level	<u>X 0.75</u>
Bushel guarantee	30
Projected Price	<u>X\$6.30</u>
Insurance guarantee	\$189.00

Bushels/acre produced	10
Price to determine value	<u>X \$6.30</u>
Value of production	\$63.00

Insurance guarantee	\$189.00
Value of production	- \$63.00
Gross indemnity	\$126.00

harvest price, and basic unit coverage.

Revenue Protection

APH yield bushels/acre	40
Coverage level	<u>X 0.75</u>
Bushel guarantee	30
Projected Price	<u>X \$6.30</u>
Insurance guarantee	\$189.00

Bushels/acre produced	10
Price to determine value	<u>X \$6.00</u>
Value of production	\$60.00

Insurance guarantee	\$189.00
Value of production	- \$60.00
Gross indemnity	\$129.00

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/.

Contact Us

USDA/Risk Management Agency
Oklahoma City Regional Office
215 Dean A. McGee Ave Suite 342
Oklahoma City, OK 73102

Phone: (405) 879-2700

Fax: (405) 879-2741

E-mail: rsook@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at: http://www.rma.usda.gov/aboutrma/fields/ok_rso/.

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