

Regional Office — Oklahoma City, Oklahoma

February 2017

Rice

Oklahoma and Texas

Crop Insured

The crop insured will be all rice grown in the county on insurable acreage and for which premium rates are provided by the actuarial documents:

- In which you have a share;
- That is planted for harvest as grain; and
- That is flood irrigated.

Wild rice is not insurable.

Counties Available

Rice is insurable in McCurtain County, Oklahoma and in a majority of Texas Counties. See actuarial documents at 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;
- Fire;
- Insects, but not damage allowed because of insufficient or improper application of disease control measures;
- Plant disease, but not damage allowed because of insufficient or improper application of disease control measures;
- Wildlife;
- Earthquake;
- Volcanic eruption;
- Failure of irrigation water supply if insured cause of loss specified above or the intrusion of saline water; or
- For revenue protection, a change in the harvest price from the projected price, unless FCIC can prove the price change was the direct result of an uninsured cause of loss specified in section 12(a) of the Basic Provisions.

Insurance Period

Coverage usually begins when the crop is planted and ends at the earliest of occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31, 2017.

Important Dates

Final Planting Date.....May 31, 2017
 Acreage Reporting Date.....July 15, 2017
 Premium Billing.....August 15, 2017
 End of Insurance.....October 31, 2017
 The Sales Closing Date and Earliest Planting Dates vary by county. Please refer to the Actuarial Information Browser at webapp.rma.usda.gov/apps/actuarialinformationbrowser/.

Reporting Requirements

You must timely report all of your rice acres in the county, in which you have a share, to your insurance agent by the acreage reporting date.

Definitions

Flood Irrigation Practice - An irrigated practice commonly used for rice production whereby the planted acreage is intentionally covered with water that is maintained at a uniform and shallow depth throughout the growing season.

Saline Water - Water that contains a concentration of salt sufficient to cause damage to the insured crop.

Total Milling Yield - Rice production consisting of heads, second heads, screenings, and brewer's rice as defined by the official United States Standards for Rice.

Insurance Plans

Yield Protection - 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 - A plan of insurance that provides protection against loss, price decline, or increase, or a combination of both.

Revenue Protection with Harvest Price Exclusion - 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.

Area Risk Protection Insurance - Provides protection against widespread loss of revenue or widespread loss of yield in a county.

Downed Rice Endorsement

Downed rice is rice that falls over due to wind or rain such that the rice is flattened or leaning and requiring the rice to be harvested in such a way that it leaves a stubble height of eight inches or less unless a different height is allowed in the Special Provisions.

This endorsement may be applicable if:

- The Basic Provision and the Rice Crop Provisions are in force;
- The endorsement is elected on or before the sales closing date;
- It applies to all eligible acreage of rice insurable under the Rice Crop Provisions; and
- You are the only person responsible for all costs associated with harvesting the downed rice.

You may not elect this endorsement if your rice crop is insured under Catastrophic Risk Protection Endorsement. Coverage under this endorsement attached when the rice crop is planted.

Sprinkler Irrigated Rice Endorsement

Sprinkler Irrigation Practice is a method of crop irrigation in which the equipment applies water through nozzles operated under pressure to form a spray pattern to cover the acreage whereby the planted acreage is intentionally sprayed with water in non-ponding application throughout the growing season.

This endorsement may be applicable if:

- The Basic Provisions and the Rice Crop Provisions are in force;
- The endorsement is elected on or before the sales closing date;
- An annual application is completed to certify that all documentation requirements will be followed; and
- It applies to all eligible acreage of rice insurable under the Rice Crop Provisions for which the practice of sprinkler irrigation applies.

You may not elect this endorsement if your rice crop is insured under Catastrophic Risk Protection Endorsement. Except when in conflict with this endorsement, all provisions of the Basic Provisions and Rice Crop Provisions apply.

Loss Example

Assume a 100-percent share in 50 acres of rice in the unit with a production guarantee of 3,750 pounds per acre and your projected price and harvest price is \$0.1270 and your production to count is 150,000 pounds.

50	Acres
x 3,750	Pound production
<u>x \$0.1270</u>	Projected price
\$23,812.50	Insurance guarantee

150,000	Pound production
<u>x \$0.1270</u>	Projected price
\$19,050.00	Value of production

\$23,812.50	Insurance guarantee
<u>-\$19,050.00</u>	Value of production
\$4,763.00	Indemnity payment

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 www.rma.usda.gov/tools/agent.html.

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

Email: rsook@rma.usda.gov

Download Copies from the Web

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