

## Regional Office — Oklahoma City, Oklahoma

Revised December 2016

# Oats

## Texas

### Crop Insured

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

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

Oats may not be insured unless allowed by a written agreement if:

- Interplanted with another crop;
- Planted into an established grass or legume; or
- Planted as 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.

### Counties Available

Oats are insurable in a majority of counties in Texas. See actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](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;
- 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; or
- Failure of irrigation water supply, if caused by an insured peril that occurs during the insurance period.

### Insurance Period

Except for prevented planting coverage, coverage begins on the later of:

- The date we accept your application;
- The date the insured crop is planted; or
- The day immediately following the end of the insurance period for the prior crop year, for each subsequent crop year that the policy remains continuously in force.

Coverage ends with the earliest occurrence of one of the following:

- Total destruction of the insured crop;
- Harvest of the insured crop;
- October 31;
- Abandonment of the insured crop; or
- As otherwise specified in the special provisions.

### Important Dates

Sales Closing/Cancellation Date...September 30, 2016  
 Premium Billing.....July 1, 2017  
 End of Insurance.....October 31, 2017  
 For acreage reporting and final planting dates please refer to the Actuarial Information Browser at [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/).

### Reporting Requirements

You must report your acreage to your crop insurance agent of all your wheat acreage in the county by the acreage reporting date.

### 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.

**Catastrophic Risk Protection** - The minimum level of coverage offered by FCIC.

**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.

**Special Provisions** - The part of the policy that contains specific provisions of insurance for each insured crop that may vary by geographic area.

### 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 and optional unit, your coverage is 75 percent of your approved actual

Subsidy Factor	Percent								
	CAT	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Coverage Level									
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

production history yield, the premium subsidy is 55 percent and your premium share is 45 percent.

### Plans of Insurance

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

### Insurance Unit

**Basic Unit** - A basic unit includes all of your insurable oat acreage in the county by share arrangement. Premiums are reduced 10 percent for basic unit.

**Optional Unit** - If a basic unit consists of two or more sections of land, and certain recordkeeping requirements are met, you may apply for optional units by section. The 10-percent premium discount does not apply.

### Supplemental Coverage Option (SCO)

SCO is a crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. You must buy it as an endorsement to the Yield Protection, Revenue Protection, or Revenue Protection with the Harvest Price Exclusion policy or to the Actual Production History policy for crops that do not have revenue protection available. The Federal Government pays 65 percent of the premium cost for SCO. For more information see the SCO fact sheet at [www.rma.usda.gov/pubs/rme/fetsht.html](http://www.rma.usda.gov/pubs/rme/fetsht.html).

### 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

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.

32	APH yield bushels/acre
X 0.75	Coverage level
24.0	Bushel guarantee
-14.0	Bushels per/acre produced
10.0	Bushels per acre loss
X \$2.60	Price election
<b>\$26.00</b>	<b>Gross indemnity</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 [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

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