



United States Department of Agriculture
Risk Management Agency

February 2006

2006 COMMODITY INSURANCE FACT SHEET

Sugar Beet

Idaho, Oregon, Washington

Crop Insured

The crop insured will be all **sugar beets** grown under a contract with a processor for processing as sugar in which you have a share.

The sugar beets shall not be interplanted with another crop; planted into an established grass or legume; or planted prior to submitting a properly completed insurance application. We will **not insure** unless provided for by the special provisions or by written agreement any acreage planted to sugar beets: 1) the preceding crop year; 2) in any crop year following the discovery of rhizomania on the acreage; or 3) that does not meet the rotation requirements shown in the special provisions of insurance.

Counties Available

Idaho: Ada, Bingham, Blaine, Canyon, Cassia, Elmore, Gem, Gooding, Jerome, Lincoln, Minidoka, Owyhee, Payette, Power, Twin Falls, and Washington counties

Oregon: Crook, Deschutes, Jefferson, Klamath, Malheur, and Union counties

Washington: Adams, Benton, Franklin, Grant and Lincoln counties

Causes of Loss

Adverse weather conditions; fire; insects, but not damage due to insufficient or improper application of pest control measures; plant disease, but not damage due to insufficient or improper application of disease control measures; wildlife; earthquake; volcanic eruption; or failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period.

Insurance Period

Insurance attaches at the time of planting. Insurance will end the earliest of: **1)** total destruction of the sugar beets; **2)** harvest of the sugar beets on the unit when production delivered to the processor equals the amount of production stated in the sugar beet processor contract; **3)** final adjustment of a loss; or **4) November 15** (October 31 for Klamath, OR).

Price Elections

Price at which you are compensated per ton in the event of a loss. Choices vary by level of guarantee. (Please check with your crop insurance agent for price election changes for the current crop year.)

Guarantee Choices

Choice of **50 to 85** percent of your approved average yield in 5 percent increments. Catastrophic (CAT) coverage is available at the 50-percent coverage level.

Important Dates

Sales Closing.....	March 15
Final Planting Date.....	See County Actuarial
Acreage Report Date.....	June 30
Cancellation and Termination Date	March 15

Production Guarantee

Yields are based on actual production records reported to your insurance agent and/or company. Sugar beet production guarantees are based on two stages. 1) First stage provides 60 percent of the final stage guarantee; first stage is from planting until July 1 in the Pacific Northwest. 2) Final stage provides 100 percent of the final stage production guarantee. Final stage applies to all insured beets that complete the first stage.

Reporting Requirements

Acreage Report: You must report to your insurance company all acreage of the insured crop in the county in which you have a share, the practice, and your share at the time of planting.

Administrative Fees

Catastrophic (CAT) Coverage: \$100 per crop per county.
Additional Coverage: \$30 per crop per county.
Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

Replant Payment

A replant payment is provided for within the crop provisions. A replant payment is not applicable to Catastrophic (CAT) coverage policies.

Late or Prevented Planting

Coverage for late and prevented planting is currently provided within the basic provisions and the sugar beet crop provisions.

Sugar Beet Stage Removal Option Pilot

The option will attach to the existing sugar beet crop provisions and removes the first stage guarantee. The option will provide the producer the opportunity to buy coverage at the full guarantee and receive a full indemnity in the event of a total loss during the early stages of growth. Under the option all indemnities will be calculated using the final stage guarantee in exchange for the additional premium designated in the actuarial documents. The pilot option will begin in the 2004 crop year and be authorized to continue through crop year 2009 to allow sufficient time to gather data and evaluate the pilot. Not available for catastrophic risk protection (CAT) coverage level. Indemnity reductions by the failed first crop provisions of the basic policy remain applicable.

Loss Example—Sugar Beet

Example assumes 65-percent coverage and a 100-percent price election of \$40.00 and an average yield of 26 tons per acre.

26	Tons per acre (APH)
<u>x.65</u>	Coverage level
16.9	Ton per acre guarantee
<u>x 100</u>	Acres
1,690	Ton unit guarantee
<u>- 1,400</u>	Ton production to count
290	Ton loss
<u>x \$38.00</u>	Price election
\$ 11,020	Indemnity

Where to Purchase

All MPCI, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers or at the RMA website: <http://www3.rma.usda.gov/tools/agents/companies/>

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