

United States Department of Agriculture Risk Management Agency

December 2006

# 2007 COMMODITY INSURANCE FACT SHEET

# **Potato**

Alaska, Idaho, Oregon, Washington

#### **Crop Insured**

The crop insured will be all the potatoes in the county for which a premium rate is provided. The following is a brief description of the potato crop insurance program available in **Alaska**, **Idaho**, **Oregon** and **Washington**.

#### **Counties Available**

**Alaska:** Fairbanks North Star, Matanuska-Susitna and Southeast Fairbanks

Idaho: Ada, Bannock, Bingham, Blaine, Bonneville, Butte, Canyon, Caribou, Cassia, Clark, Custer, Elmore, Franklin, Fremont, Gooding, Jefferson, Jerome, Lincoln, Madison, Minidoka, Owyhee, Payette, Power, Teton, Twin Falls and Washington counties;

**Oregon:** Baker, Clackamas, Crook, Deschutes, Jefferson, Klamath, Malheur, Marion, Morrow, Multnomah, Umatilla, Union, Wallowa and Washington counties,

Washington: Adams, Benton, Clark, Franklin, Grant, Kittitas, Klickitat, Lincoln, Skagit, Snohomish, Walla Walla, Whatcom and Yakima counties.

## **Important Dates**

Sales Closing	March 15
Final Planting Date	See County Actuarial
Acreage Report Date	June 30
Cancellation & Termination Date	March15

**End of Insurance Period**: October 31 for all types in Idaho, Oregon, and Washington. October 1 for all Alaska counties.

# **Multi-Peril Crop Insurance (MPCI)**

MPCI plans are designed to protect a potato operation's source of income and help achieve greater

financial security. The following elements of the potato crop insurance provisions provide flexibility to tailor insurance protection to your individual needs. Please contact an insurance agent for specific details related to your policy/county.

#### **Northern Potato Crop Provisions (Basic Coverage)**

- Late and prevented planting protection.
- Quality adjustment for tuber production damaged by freeze, or other insurable causes that result in tuber soft rot provided with the basic coverage. Note: This additional tuber freeze and soft rot coverage is also applicable for producers insuring at the catastrophic (CAT) level.

#### **Northern Potato Quality Endorsement (Optional)**

- Provides quality protection for production with internal defects that cannot be sorted from undamaged production, as well as external defects. Choice of: U.S. Number 1 or better; U.S. Number 2 (Fresh); or U.S. Number 2 or better (Processing) Grade Standards.
- Coverage on acreage grown for the production of seed is excluded.
- Production harvested or appraised prior to reaching full maturity that does not meet the U.S. Grade selected by you, solely as a result of size, will be considered to have met the U.S. Grade.

# Northern Potato Processing Quality Endorsement (Optional)

- Provides additional quality protection for unacceptable levels of specific gravity, sugar ends or fry color.
- The processing quality endorsement attaches to and amends the standard quality endorsement.
- Coverage under this endorsement is available in many counties, check with your crop insurance agent for availability.

#### Northern Potato Certified Seed Potato Endorsement

- **Certified seed coverage** is limited to no greater than 125 percent of the average number of acres entered into, and passing state certification during the three previous years (unless a written agreement allows more acreage to be insured).
- Coverage under this endorsement is available in many counties, check with your crop insurance agent for availability. Loss of production as well as loss of certification is covered.
- Rotation requirement and standards for parent seed are according to state certification regulations.
- An additional value of protection is applicable to seed producers with acreage within state sanctioned seed management areas or isolation districts.

#### **Northern Potato Storage Coverage Endorsement**

- Extended coverage for damage that occurs within the insurance period, but that does not become evident until a later time (up to 60 days, following harvest) if damage results in:
  - 1) Tuber rot;
  - 2) Certain internal defects (applicable only if the producer elected coverage under the northern potato crop insurance quality endorsement); or
  - 3) Unacceptable specific gravity, sugar ends or fry color (applicable only if the insured elected coverage under the northern potato processing quality endorsement).

## **Coverage Choices**

Choice of 50 to 80 percent (up to 75 percent in Alaska) of your approved average yield in 5 percent increments. Catastrophic (CAT) coverage is available at the 50-percent coverage level.

#### Where to Purchase

All MPCI, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site: <a href="http://www3.rma.usda.gov/tools/agents/">http://www3.rma.usda.gov/tools/agents/</a>

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