



United States Department of Agriculture  
Risk Management Agency

July 2009

## 2010 COMMODITY INSURANCE FACT SHEET

# Canola

Idaho, Oregon, Washington

### Crop Insured

The **fall\*** and **spring** planted **canola** and **rapeseed** crop insured will be Oleic Canola and High Erucic Rapeseed. Types and practices are specified on the special provisions of insurance in select counties of Idaho, Oregon, and Washington. Fall and spring types are insurable in all counties listed below, except those designated as spring only \*\*. (\*Includes damaged acreage subsequently reseeded to spring-types.)

### Counties where Available

**Idaho:** Bannock, Benewah, Bingham, Blaine\*\*, Bonner, Bonneville\*\*, Boundary, Caribou, Cassia, Clearwater, Fremont\*\*, Gooding, Idaho, Jefferson\*\*, Jerome, Kootenai, Latah, Lewis, Lincoln, Madison\*\*, Minidoka, Nez Perce, Oneida, Power, Teton\*\*, and Twin Falls counties

**Oregon:** Gilliam, Morrow, Sherman, Umatilla, Union, Wallowa and Wasco counties

**Washington:** Adams, Asotin, Columbia, Garfield, Klickitat, Lincoln, Pend Oreille, Spokane, Stevens, Walla Walla and Whitman counties

### Replanting of Fall Types

Replanting of damaged fall-seeded acreage with a similar spring type (when appropriate) will retain the winter type guarantee. Damaged crop acreage not replanted when practical shall not be insured.

### Fall or Spring Purchasing Option

Canola / rapeseed growers now have the opportunity to purchase insurance coverage for their crop either in the fall or spring, depending on their planting period. For fall planted canola / rapeseed, the sales closing date is August 31. If you plan on planting a spring type, then the sales closing date is March 31.

### Guarantee Options

Choice of variable percentages of your approved average yield, from 50 percent up to 75 percent. The basic provisions provides the option to change

coverage levels or price election for the following crop year by giving written notice to the insurance provider no later than the sales closing date. In counties with separate sales closing dates by planting period (fall versus spring), you may only change the coverage level or price election until the spring sales closing date if you do not have any insured fall planted acreage of the insured crop. If you have any insured fall planted acreage of the insured crop, you may not change your coverage level or price election after the fall sales closing date.

### Important Dates

**August 31\*** **Sales closing date** for counties with fall and spring planted types.

**March 15\*\*** **Sales closing dates** for counties with spring only planted types.

**December 15 - Acreage reporting date** for insurable fall planted types.

**June 30 - Acreage reporting date** for all insurable spring planted types.

**August 31 - Cancellation date** for counties with fall and spring planted types.

\*March 15 is the sales closing applicable if **only** the spring planted type is planted in these counties.

### Acreage Report

You must report to your insurance agent all of the acreage in which you have a share (your share at the time insurance attaches), reporting the crop by type and practice. Policyholders should contact their insurance agent for specific details. Insurance will not attach to any acreage on which canola, mustard or rapeseed was planted the previous crop year.

### Price Election

Price at which you are compensated per pound 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.)

## 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 applicable, caused by an insured cause of loss that occurs during the insurance period.

## Insurance Period

Insurance attaches at the time of planting and ends the earliest of: 1) total destruction of the insured crop on the unit; 2) harvest of the unit; 3) final adjustment of a loss on a unit; 4) the calendar date for the end of the insurance period contained in the crop provisions (October 31); or 5) abandonment of the crop on the unit.

## Replant Payments

A replant payment is allowed if the insured crop is damaged by an insurable cause of loss to the extent that similar farms in the area would no longer continue to care for the crop, and it is practical to replant. Maximum payment: lesser of 20 percent of the production guarantee or 175 pounds, multiplied by your price election and share. Replant payments are not applicable to CAT policies.

## Late and Prevented Planting

These provisions provide, under certain circumstances, protection on acreage that is planted late or that cannot be planted by the final planting date or within a 25-day late-planting period. See your crop insurance agent for specific details.

## Catastrophic Coverage

Catastrophic (CAT) coverage is available at the 50-percent coverage level and 55 percent of maximum price election. See your crop insurance agent for specific details.

## Administrative Fees

CAT coverage: \$300 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.

## Loss Example - Canola

Assume: 75-percent coverage level and a 100-percent price election per pound of \$0.093 and an average yield of 1600 pounds per acre actual production history (APH):

1,600	Pound per acre (APH)
<u>x 75</u>	Percent coverage level
1,200	Pound per acre guarantee
<u>x 100.0</u>	Acres
120,000	Pound unit guarantee
- 80,000	Pound production
40,000	Pound loss
<u>x \$0.093</u>	Price election dollar per pound
<b>\$ 3,720</b>	<b>Indemnity due policy holder (less insurance premium due)</b>

## Where to Purchase

All multi-peril crop insurance (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 at:

<http://www3.rma.usda.gov/tools/agents/>

## Regional Contact for RMA USDA/Risk Management Agency

### Spokane Regional Office

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