



United States Department of Agriculture
Risk Management Agency

December 2009

2010 COMMODITY INSURANCE FACT SHEET

Dry Bean

Idaho, Oregon, Washington

Crop Insured

The dry bean crop insured will be all the **beans** in the county for which you have a share; that are planted for **harvest as dry beans**; or when applicable, **contract seed beans**, if the **seed bean processor contract** is executed on or before the acreage reporting date. **Note:** For 2009 and subsequent crop years, the garbanzo type will be insurable as a chickpea under the Dry Pea crop provisions.

Note: The dry beans shall not be interplanted with another crop or planted into an established grass or legume, unless allowed by the special provisions of Insurance or written agreement. We will **not insure** any acreage that: 1) does not meet the rotation requirements; or 2) any acreage of the insured crop damaged before the final planting date, to the extent that most growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. The insurance provider will not require you to replant if it is not practical to replant the type of dry beans originally planted.

Counties Available

Idaho: Ada, Canyon, Cassia, Elmore, Gooding, Jerome, Lincoln, Minidoka, Owyhee, Payette, Twin Falls, and Washington counties;

Oregon: Malheur and Umatilla counties;

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

Important Dates

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

Insurance Period

Insurance attaches at the time of planting and ends the earliest of the date the beans: **1)** were destroyed; **2)** were harvested; **3)** final adjustment of a loss on the unit; **4)** abandonment of the crop on the unit; or **5) October 31** of the crop year in which the insured beans would normally be harvested for the states of Idaho, Oregon and Washington (other states may have a different date).

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 cause of loss that occurs during the insurance period.

Price Elections

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.)

Guarantee Choices

Choice of variable percentages of your approved average yield, from 50 percent up to 75 percent, in 5-percent increments.

Reporting Requirements

Acreage Report: You must report to your insurance agent all of the acreage which you have a share (your share at the time insurance attaches), reporting the crop by type and practice. For contract seed beans, you must submit a copy of the seed bean processor contract on or before the acreage reporting date.

Administrative Fees

Catastrophic (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.

Late Planting

Late planting provisions are applicable in accordance with the common crop insurance policy, section 16.

Replanting Payments

Replanting payments are available for dry beans but not applicable to catastrophic (CAT) coverage policies.

Prevented Planting

Coverage is 60 percent of your production guarantee for timely planted acreage. If you have coverage greater than the catastrophic endorsement level and you agree to pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

Specific Definitions

Beans: Dry beans and contract seed beans.

Contract Seed Beans: Dry beans grown under the terms of a seed bean processor contract for the purpose of producing seed to be used for producing dry beans or vegetable beans in a future crop year.

Dry Beans: The crop defined by the U.S. Standards for beans, excluding contract seed beans.

Harvest: Combining the beans. Beans which are swathed or knifed prior to combining are not considered harvested.

Seed Bean Processor Contract: A written agreement between the contract seed bean producer and the seed company, containing at a minimum 1) the contract seed bean producer's promise to plant and grow one or more specific varieties of contract seed beans and deliver the production from those varieties to the seed company; 2) the seed company's promise to purchase all the production stated in the contract; and 3) a base price, or a method to determine such price based on published independent information that will be paid to the contract seed bean producer for the production stated in the contract.

Loss Example

Assume: 100-percent share; 1,800 pound actual production history (APH); 75-percent coverage level; and 16-cent price election.

1,800	Pound pinto average yield (APH)
<u>X .75</u>	Coverage level
1,350	Pound guarantee
<u>- 1,000</u>	Pound actually harvested/produced
350	Pound loss
<u>X \$0.16</u>	Price election
\$56.00	Gross indemnity per acre

Where to Purchase

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site:

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

Regional Contact for RMA USDA/Risk Management Agency Spokane Regional Office

11707 E Sprague Ave #201

Spokane Valley, WA 99206

Telephone 509-228-6320 - Fax 509-228-6321

E-mail: rsowa@rma.usda.gov

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