



United States Department of Agriculture  
Risk Management Agency

July 2009

## 2010 COMMODITY INSURANCE FACT SHEET

# Wheat

Alaska, Idaho, Oregon, Washington

### Crop Insured

Traditional multi-peril crop insurance (MPCI) (Plan 90) - wheat covered by the small grains crop insurance provisions. The crop insured will be **wheat** which you have a share and is planted for harvest as grain.

### Availability

**Alaska** - SE Fairbanks and Matanuska-Susitna  
**Idaho, Oregon and Washington** - Coverage provided in most counties where commercially grown.

### Causes of Loss

Adverse weather conditions (including hail, frost, freeze, wind, extreme cold temperatures, excess moisture) fire, insects (but not damage due to insufficient or improper application of disease control measures), plant disease (but not damage allowed because of insufficient or improper application of pest control measures), wildlife, earthquake, volcanic eruption, or failure of the irrigation water supply.

### Important Dates

Sales Closing (AK).....March 15  
Sales Closing (ID, OR, WA).....September 30  
Final Planting Dates..... Vary by County  
Acreage Report Date (Basic Wheat).....June 30  
    Fall seeded wheat protected by the Winter Coverage  
    Endorsement Acreage Report Date .....December 15  
Cancellation and Termination Date (AK) .....March 15  
Cancellation Date (ID, OR, WA) .....September 30  
Termination Date (ID, OR, WA) .....November 30

### Guarantee Choices

Choice of **50 to 75 percent** of your approved average yield (5 percent increments) in all counties with a program (Up to 85-percent coverage is available in Idaho, Oregon, and Washington).

### Insurance Period

Insurance attaches at the time of planting (on or before the final planting date) 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 the unit; **4) September 25** following planting in Alaska; or **October 31** of the calendar year in which the crop is normally harvested in Idaho, Oregon, and Washington States; or **5)** abandonment of the crop on the unit. (Contact your insurance agent for details.)

### Price Elections

Price at which you are compensated per bushel in the event of a loss. Choice of **55 to 100** percent of the established price election. (Contact your crop insurance agent for price election changes for the current crop year.)

### Production Guarantees

Yields are based on actual production records reported to your insurance agent and/or company. Optional adjustment of low yields in your actual production history is available; contact your insurance agent for specific details.

### Winter Coverage Endorsement

Additional coverage is available under this endorsement for winter wheat damaged between the time of seeding and the spring final planting date. All eligible acreage of the crop must be insured.

### 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.

## 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.

## Catastrophic Coverage

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.

## Late and Preventive Planting

Late planting is applicable except for acreage covered under the winter coverage endorsement. Prevented planting payments may be applicable if the crop is not planted by the latest final planting date or within the late planting period. Please consult your crop insurance agent to determine eligibility factors.

## Replant Provisions

Are not applicable under catastrophic coverage. For additional levels of coverage, a replanting payment is available for winter and spring types of wheat. Please visit with your crop insurance agent for additional information.

## Loss Example — Wheat

Example assumes: 100-percent share, 75-percent coverage and a 100-percent price election of \$3.35 and an average yield of 60 bushels per acre.

|                 |                                                                   |
|-----------------|-------------------------------------------------------------------|
| 60              | Bushels                                                           |
| <u>x.75</u>     | Coverage level                                                    |
| 45              | Bushel per acre guarantee                                         |
| <u>- 10</u>     | Bushel per acre production                                        |
| 35              | Bushel per acre loss                                              |
| <u>x \$3.35</u> | Price election                                                    |
| \$117.25        | Indemnity per acre due policy holder (less insurance premium due) |

## 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:

<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  
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