



United States Department of Agriculture
Risk Management Agency

August 2010

2011 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 in the counties of Idaho, Oregon, and Washington listed below.

Availability

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, Douglas, Garfield, Klickitat, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla and Whitman Counties.

**Only spring types insurable. All other counties offer insurance for both fall and spring types.*

Yield and Revenue Insurance

One policy provides the choice of three plans:

Yield Protection: Insurance coverage only providing protection against a production loss.

*** Revenue Protection:** Insurance coverage providing protection against loss of revenue due to a production loss, price decline or increase or a combination of both.

***Revenue Protection with Harvest Price**

Exclusion: Insurance coverage providing protection only against loss of revenue due to a production loss, price decline or a combination of both.

**Rapeseed type is eligible for options unique to the revenue plans (i.e., enterprise or whole farm units, but no price protection is provided.*

Projected and Harvest Price

Commodity Exchange Price Provisions (CEPP)

Contains information necessary to derive the **projected price** and the **harvest price** for the insured crop as applicable. Information includes the price discovery period, release dates, board of trade's utilized, and additional pricing information.

Available at agent's office and at the RMA Web site: <http://www.rma.usda.gov>.

The **Projected Price** is used to calculate the premium, replant payment and any prevented planting payment.

The **Harvest Price** will be used to value production to count under the Revenue Protection Plan and the Revenue Protection with Harvest Price Exclusion plans of insurance.

Production Guarantees

Yield Protection guarantee: determined by multiplying the production guarantee by the projected price. The Harvest Price is not used.

Revenue Protection guarantee: determined by multiplying the production guarantee (per acre) by the greater of the projected price or the harvest price.

Revenue Protection with Harvest Price Exclusion guarantee: determined by multiplying production guarantee (per acre) by the projected price.

Important Dates

Sales Closing Dates for counties with:

fall and spring planted types.....August 31**
spring only planted types.....March 15
Acreage Report Date (fall planted types)December 15
Acreage Report Date (spring planted types)June 30
Cancellation and Termination Date:
counties with fall and spring types... ..August 31
counties with spring type only.....March 15

***For counties with fall and spring planted types insurable, March 15 is the applicable sales closing date if only a spring type is planted.*

Insurance Period

Insurance attaches at the time of planting and ends on a unit or part of a unit the earliest of: 1) total destruction of the insured crop; 2) harvest of the insured crop; 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 insured crop.

Causes of Loss

Insured perils include: adverse weather conditions, fire, insects (but not damage due to insufficient or improper application of pest control measures), plant disease (but not damage allowed because of insufficient or improper application of disease control measures), wildlife, earthquake, volcanic eruption failure of the irrigation water supply due to an insured cause of loss, or when revenue protection is in effect, a decline in the harvest price below the projected price.

Guarantee Choices and Premium Subsidy

Choice of **50 to 85 percent** of the approved average yield (5-percent increments).

Item	Percent							
	50	55	60	65	70	75	80	85
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Insured Premium Share	33	36	36	41	41	45	52	62

For example, at 75-percent coverage level, the farmer paid premium would be 45 percent of the total premium. Catastrophic (CAT) coverage is fixed at 50 percent of the average yield and 55 percent of the projected price.

Additional Coverages and Options

Policy provisions offer additional coverage options, such as:

Insurance Units

Late and Prevented Planting

Replant Payments

Please consult your crop insurance agent for further details.

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.

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/>

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