



United States Department of Agriculture  
Risk Management Agency

November 2012

## 2013 COMMODITY INSURANCE FACT SHEET

# Barley

Alaska, Idaho, Oregon, Washington

### Crop Insured

Barley planted for harvest as grain is insurable. A mixture of grains, if barley is predominant and intended for harvest as grain, may be insured as barley if provided for by the actuarial document, or by written agreement. For information about the winter coverage endorsement, please see the winter coverage endorsement fact sheet: [www.rma.usda.gov/](http://www.rma.usda.gov/)

### Counties Available

**Alaska** – Fairbanks North Star, Matanuska-Susitna, Southeast Fairbanks, and Valdez-Cordova.

**Idaho** – All counties except Shoshone.

**Oregon** – All counties except Clatsop, Coos, Curry, Hood River, Lincoln, and Tillamook.

**Washington** – All counties except Jefferson.

### Causes of Loss

- Adverse weather conditions<sup>1</sup>
- Earthquake
- Failure of irrigation water supply<sup>2</sup>
- Fire<sup>2</sup>
- Insects<sup>3</sup>
- Harvest Price Decline<sup>4</sup>
- Plant disease<sup>3</sup>
- Volcanic Eruption
- Wildlife

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>But not damage due to insufficient or improper application of control measures.

<sup>4</sup>When revenue protection is in effect, a decline in the harvest price below the projected price.

### Important Dates

Sales Closing .....	March 15
Final Planting Date .....	See County Actuarial
Acreage Report Date .....	July 15
Cancellation and Termination Date .....	March 15
<b>*Barley with Winter Coverage Endorsement</b>	
Sales Closing .....	September 30*

Acreage Report Date .....	December 15*
Cancellation and Termination.....	September 30*

### Insurance Period

Insurance attaches on the later of the date of application or at the time of planting and ends the earliest of:

- 1) Total destruction of the insured crop;
- 2) Harvest of the unit;
- 3) Final adjustment of a loss on the unit;
- 4) September 25 following planting in Alaska;
- 5) October 31 the year when the crop is normally harvested in Idaho, Oregon, and Washington; or
- 6) Abandonment of the crop.

### 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.

### Projected and Harvest Price

#### Commodity Exchange Price Provisions (CEPP)

—Contains information necessary to set the projected price and the harvest price for the insured crop. Information includes the price discovery period, release dates, board of trade used, and additional pricing information. Available at all insurance agents' offices and at the RMA web site: <http://www.rma.usda.gov>.

**Projected price** —Used to calculate the premium, replant payment, and any prevented planting payment.

**Harvest price** —Used to value production-to-count under the Revenue Protection and the Revenue Protection with Harvest Price Exclusion plans.

### 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.

### Coverage Level and Premium Subsidy

You can choose to insure **50 to 85 percent** of your approved average yield, in 5-percent increments. For example, at the 75-percent coverage level, your premium would be 45 percent of the total premium.

Item	Percent							
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

Catastrophic Risk Protection coverage is fixed at 50 percent of the average yield and 55 percent of the projected price.

### Additional Coverage Options

The common crop policy offers several different options you can choose from so you can have the right coverage for your farm. Additional options available with this policy are:

- Insurance Units
- Winter Coverage Endorsement
- Late and Prevented Planting
- Replant Payments
- Specialty Use Types for Barley \*
  - ◊ Malting
  - ◊ Hulless Types
  - ◊ Waxy Hulled
  - ◊ Waxy Hulless
- \*Available in ID, OR, WA only.
- Malting Barley Price and Quality Endorsement
  - ◊ Option A—for malting barley production, whether grown under a malting barley contract or price agreement.
  - ◊ Option B—for production grown under malting barley contracts only.

Please talk to your crop insurance agent for more information.

### Catastrophic Coverage

Catastrophic Risk Protection coverage (CAT) is available at 50 percent of your actual production history (APH) yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county. Administrative fees and premium costs for coverage levels above CAT are \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA Web site: <http://www3.rma.usda.gov/tools/agents/>

### Regional Contact

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](mailto:rsowa@rma.usda.gov)

#### Download Copies from the Web

Visit our online fact sheets page at: [http://www.rma.usda.gov/aboutrma/fields/wa\\_rso/](http://www.rma.usda.gov/aboutrma/fields/wa_rso/)

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at [www.ascr.usda.gov](http://www.ascr.usda.gov)), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.