



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Buckwheat

Washington

Crop Insured

The buckwheat insurable acreage will be for acreage: 1) in which you have a share; 2) that is planted for harvest as grain; 3) for which premium rates are provided by the actuarial documents.

Availability

Washington – Franklin, Grant and Walla Walla counties.

Eligibility

Buckwheat acreage will only be insured if the production is under a contract with a business enterprise equipped with facilities appropriate to handle and store buckwheat production. The contract must be executed by you and the business enterprise, in effect for the crop year, and a copy provided to the insurer no later than the acreage reporting date. To be considered a contract, the executed document must be enforced by the acreage reporting date and contain:

1. A requirement that you plant, grow and deliver buckwheat to the business enterprise;
2. The amount of production that will be accepted or a statement that all production from a specified number of acres will be accepted;
3. The price to be paid for the contracted production; and
4. Other such terms that establish the obligation of each party to the contract.

Guarantee Choices

Choice of **50 to 75 percent** of your approved average yield (5-percent increments) in all counties with a program.

Important Dates

Sales Closing	March 15
Final Planting Date	See County Actuarial
Acreage Report Date	August 15
Cancellation & Termination Date	March 15

Causes of Loss

Adverse weather conditions, 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.

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 on the unit; **2)** harvest of the unit; **3)** final adjustment of a loss on the unit; **4) October 31** of the calendar year in which the crop is normally harvested in Washington State; or **5)** abandonment of the crop on the unit. (Contact your insurance agent for details.)

Price Elections

The **base contract price** in U.S. dollars will be used to determine your price election. You may also elect a percentage less than 100 percent of the base contract price stated in the processor contract.

Production Guarantees

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

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

Catastrophic coverage is available at the 50-percent coverage level and 55 percent of maximum price election.

Late Planting

The late planting provisions are not applicable. There is no late planting period.

Replanting and Prevented Planting Provisions

Coverage is provided for both circumstances. The payment rate for replanting is two bushel per acre times your price election and share.

Loss Example—Buckwheat

Example assumes: 100-percent share, 75-percent coverage, contract price of \$6.10 and an average yield of 40 bushels per acre.

40	Bushels
<u>x.75</u>	Coverage level
30	Bushel per acre guarantee
<u>- 10</u>	Bushel per acre production
20	Bushel per acre loss
<u>x \$6.10</u>	Price election
\$122.00	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

Fax: 509-228-6321

E-mail: rsowa@rma.usda.gov

Download Copies from the Web

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