



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Flax - Oats

Alaska, Idaho, Oregon, Washington

Crop Insured

Flax The crop insured will be flax planted for harvest as grain.

Oats The crop will be oats planted for harvest as grain. A mixture of grains if oats is predominant and intended for harvest as grain, may be insured as oats if provided for by the actuarial document.

Availability

FLAX

Idaho – Idaho, Lewis and Nez Perce counties

OATS

Alaska – Southeast Fairbanks

Idaho – All counties except Boise, Lemhi, and Shoshone

Oregon – All counties except Baker, Clatsop, Coos, Curry, Deschutes, Grant, Hood River, Jackson, Josephine, Lincoln, and Tillamook

Washington – All counties except Benton, Chelan, Clallam, Franklin, Grays Harbor, Island, Jefferson, King, Kitsap, Mason, Pacific, Pierce, Skamania, Thurston, and Wahkiakum

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 allowed because of insufficient or improper application of disease control measures), wildlife, earthquake, volcanic eruption, or failure of the irrigation water supply.

Price Elections

Price at which you are compensated per bushel in the event of a loss. Choices vary by level of guarantee. (Contact your crop insurance agent for price election changes for the current crop year.)

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) 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.)

Important Dates

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

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.

Guarantee Choices

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

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 and Prevented Planting

These provisions, under specific circumstances, provide protection on acreage that is planted late or that cannot be planted by the final planting date or within the 25-day late-planting period. Please consult your crop insurance agent to determine eligibility factors.

Replant Provisions

A replanting payment is available for flax and oats. The insured crop must have been damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90 percent of the production guarantee. Not applicable to catastrophic coverage policies.

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

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