USDA RMA

United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Sweet Corn

Idaho, Oregon, Washington

Crop Insured

The crop insured will be all the processing sweet corn in the county for which a premium rate is provided by the actuarial documents; you have a share; that is grown under, and in accordance with the requirements of a **processor contract** executed on or before the acreage reporting date and not excluded from the processor contract at any time during the crop year.

Note: Willamette Counties of Oregon

Acreage contracted with processors that do not have their base price finalized by the acreage reporting date is insurable (see clarification in the county Special Provisions).

Counties Available

Idaho: Bingham, Canyon, Cassia, Elmore, Gooding, Jerome, Minidoka, Owyhee, Payette, Power, Twin Falls and Washington counties;
Oregon: Benton, Clackamas, Lane, Linn, Malheur, Marion, Morrow, Multnomah, Polk, Umatilla, Washington and Yamhill counties;
Washington: Adams, Benton, Cowlitz, Franklin, Grant, Grays Harbor, Kittitas, Klickitat, Lewis, Thurston, Walla Walla, Whatcom and Yakima counties.

Causes of Loss

Adverse weather conditions, including: a) excessive moisture that prevents the harvesting equipment from entering the field or that prevents the timely operation of harvesting equipment; and b) Abnormally hot or cold temperatures that cause an unexpected number of acres over a large producing area to be ready for harvest at the same time, affecting the timely harvest of a large number of such acres or the processing of such production is beyond the capacity of the processor, either of which causes the acreage to be bypassed; fire; insects, but not damage due to insufficient or improper application of pest control measures; plant disease, but not damage due to insufficient or improper application of disease control measures; wildlife; earthquake; volcanic eruption; **or**, failure of the irrigation water supply, if applicable, caused by an insured cause of loss that occurs during the insurance period.

The insurance policy will not insure any loss of production due to: Bypassed acreage because of the breakdown or non-operation of equipment or facilities; or the availability of a crop insurance payment. The insurance provider may deny any indemnity immediately in such circumstance or, if an indemnity has been paid, require the insured to repay it to them with interest at any time acreage was bypassed due to the availability of a crop insurance payment; or the insured's failure to follow the requirements contained in the processor contract.

Insurance Period

Insurance attaches at the time of planting and ends the earliest of the date the processing sweet corn: **1)** was destroyed; **2)** should have been harvested but was not harvested; **3)** was abandoned; **4)** was harvested; **5)** the date you harvest sufficient production to fulfill the processor contract if the processor contract stipulates a specific amount of production to be delivered; **6)** final adjustment of a loss on a unit; or **7) September 30** in Malheur county, Oregon and all Idaho counties; or else **October 20** in all other Oregon counties and in all Washington counties.

Important Dates

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

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

Guarantee Choices

Choice of variable percentages of your approved average yield, from 50 percent up to 85 percent, in 5 percent increments.

Reporting Requirements

Acreage Report: You must report to your insurance agent all of the acreage in which you have a share (your share at the time insurance attaches), reporting the crop by type and practice. You must also provide a copy of all processor contracts to the insurance provider on or before the acreage reporting date.

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.

Late Planting

For 2012 and succeeding crop years, the late planting provisions are now applicable to counties in Idaho, Oregon, and Washington.

Prevented Planting

Coverage is 40 percent of your production guarantee for timely planted acreage. If you have coverage greater than the catastrophic endorsement level and you agree to pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

Specific Definitions

Bypassed Acreage: Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

Processor Contract: A written agreement between the producer and a processor, or between the producer and a broker, containing at a minimum: 1) the producer's commitment to plant and grow sweet corn, and to deliver the sweet corn production to the processor; 2) the processor's commitment to purchase all production stated in the processor contact and 3) a base contact price. Multiple contracts with the same processor that specify amounts of production will be considered as a single processor contract.

Loss Example

Assume: 100-percent share; 80-percent coverage; 100-percent price election of $60 per ton, and average yield of 9 tons per acre.

9.0	Ton per acre average yield
X .80	Coverage level
7.2	Ton per acre guarantee
- 5.0	Ton actually harvested/produced
2.2	Ton per acre loss
X$ 60.00	Price per ton (at 100-percent)
$ 132.00	Gross indemnity per acre

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

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