

Spokane Regional Office — Spokane, WA

Revised January 2014

Flax and Oats

Idaho, Oregon, Washington

Crop Insured

Flax planted for harvest as grain is insurable. Oats planted for harvest as grain is insurable. 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.

Counties Available

Flax

Idaho – Idaho, Lewis, and Nez Perce counties.

Oats

Alaska – Southeast Fairbanks County.

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

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured cause of loss that occurs during the insurance period;
- 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;

- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins on the later of the date of application or at the time of planting and ends with the earliest occurrence of one of the following:

- Total destruction of the insured crop on the unit;
- Harvest of the crop on the unit;
- Final adjustment of a loss on the unit;
- September 25 following planting in Alaska;
- October 31 of the calendar year in which the crop is normally harvested in Idaho, Oregon, and Washington; or
- Abandonment of the crop on the unit.

Important Dates

Sales Closing	March 15, 2014
Final Planting Date	See County Actuarial
Acreage Report Date	July 15, 2014
Cancellation & Termination	March 15, 2015

Reporting Requirements

You must report to your insurance company all acreage of the insured crop in the county in which you have a share.

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, in 5-percent increments in all counties with a program.

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.

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.

Replanting Payments

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 for catastrophic coverage policies.

Catastrophic Coverage

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

Administrative Fees

Catastrophic Risk Protection (CAT) coverage is \$300 per crop, per county. Additional Coverage is \$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 website: www3.rma.usda.gov/tools/agents/.

Regional Contact

USDA/Risk Management Agency
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Spokane Valley, WA 99206
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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/wa_rso/.

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