

# Spokane Regional Office — Spokane, WA

Revised December 2014

# **Buckwheat**

# Washington

# Crop Insured

Buckwheat acreage is insurable if:

- You have a share;
- It is planted for harvest as grain; and
- Premium rates are provided by the actuarial documents.

#### **Counties Available**

Buckwheat is insurable in Franklin, Grant and Walla Walla counties.

# **Eligibility**

Buckwheat acreage is insurable 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:

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

#### **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 later on the date of application or at the time of planting and ends the earliest of:

- Total destruction of the insured crop on the unit;
- Harvest of the unit;
- Final adjustment of a loss on the unit;
- October 31, of the calendar year in which the crop is normally harvested in Washington State; or
- Abandonment of the crop on the unit.

#### **Important Dates**

Sales Closing	March 15, 2015
Final Planting Date	See County Actuarial
Acreage Report Date	August 15, 2015
Cancellation & Termination	March 15, 2016

#### **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 (5-percent increments) in all counties with a program.

#### **Price Elections**

The base contract price in U.S. dollars is 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.

# **Late Planting**

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

# **Replanting and Prevented Planting**

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

### **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.

#### Loss Example

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Ruchele

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

		premium due)
<b>\$</b> 1	122.00	Indemnity per acre (less insurance
X	\$6.10	Price election
	20	Bushel per acre loss
	10	Bushel per acre production
	30	Bushel per acre guarantee
X	0.75	Coverage level
	40	Dusticis

# Where to Buy Crop Insurance

All insurance policies, 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: <a href="www3.rma.usda.gov/tools/agents/">www3.rma.usda.gov/tools/agents/</a>.

# **Regional Contact**

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