

# Spokane Regional Office — Spokane, WA

Revised December 2014

## Mustard Idaho, Oregon, Washington

### Crop Insured

All mustard in the county is insurable if:

- A premium rate is provided by the actuarial document;
- You have a share;
- It is planted for harvest as seed;
- It is grown under and according to 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;
- It is not interplanted with another crop or planted into an established grass or legume unless allowed by the special provisions or written agreement; or
- It is not planted following the harvest of any other crop in the same crop year.

### Counties Available

**Idaho** - Bannock, Benewah, Bingham, Bonneville, Caribou, Cassia, Fremont, Idaho, Jefferson, Latah, Lewis, Nez Perce, and Power counties.

**Oregon** - Umatilla County.

**Washington** - Asotin, Columbia, Garfield, Lincoln, Spokane, Walla Walla, and Whitman counties.

### 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 day the application is accepted or the date the insured crop is planted.

Coverage ends on October 31 of the calendar year in which the crop is normally harvested.

### Important Dates

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

### Reporting Requirements

You must report to your insurance agent all of the acreage which you have a share (your share at the time coverage begins), 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.

### Guarantee and Price Election Options

Coverage is based on actual production history (APH) with choices of variable percentages of your approved average yield, from 50 percent up to 75 percent, in 5-percent increments. The price election, at which you are compensated in the event of a loss, is a choice of various percentages of the price established for the applicable crop year. Catastrophic Risk Protection (CAT) coverage is available at the 50-percent coverage level and 55 percent of the established price. Contact your crop insurance agent for specific details.

### 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.

### Unit Structure

The mustard policy offers optional units by type (brown, yellow, and Oriental) as well as separate sections or practices. Optional units are not available under CAT.

### Late and Prevented Planting

The late and prevented planting provisions of the basic provisions are applicable. Contact your crop insurance agent for specific details.

### Replant Payment

A replant payment is provided for within the crop provisions.

### Catastrophic Coverage

Catastrophic Risk Protection (CAT) coverage is available at the 50-percent coverage level and 55 percent of maximum price election.

### Administrative Fees

CAT coverage is \$300 per crop, per county. Additional coverage is \$30 per crop, per county.

### Loss Example

Assume 75-percent coverage level, a 100-percent price election (contract price of \$0.15 per pound), and an average yield of 700 pounds per acre (brown type, non-irrigated) actual production history (APH).

|          |                             |
|----------|-----------------------------|
| 700      | Pounds per acre (APH)       |
| x 0.75   | Coverage level              |
| 525      | Pounds per acre guarantee   |
| x 100.0  | Acres                       |
| 52,500   | Pound unit guarantee        |
| x \$0.15 | Price election              |
| \$7,875  | Guarantee value             |
| 21,000   | Pounds harvested production |
| x \$0.15 | Price coverage              |
| \$3,150  | Harvested value             |
| <br>     |                             |
| \$7,875  | Guarantee value             |

- \$3,150 Harvested value  
**\$4,725 Indemnity due policyholder**

### 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/](http://www3.rma.usda.gov/tools/agents/).

### Regional Contact

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](mailto:rsowa@rma.usda.gov)

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