

# Spokane Regional Office — Spokane, WA

Revised December 2014

## Soybeans Oregon, Washington

### Crop Insured

All soybeans grown in the county on insurable acreage are insurable if:

- Premium rates are provided;
- You have a share; and
- They are planted for harvest as beans.

Fresh or processing edamame soybeans are not insurable under the Course Grain Crop Provisions. See a crop insurance agent to request a written agreement.

### Counties Available

**Oregon** - Umatilla County.

**Washington** - Walla Walla County.

Insurance may be offered by written agreement for other counties. Contact a crop insurance agent for further details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply due to an insured cause of loss;
- 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;
- Volcanic eruption;
- When revenue protection is in effect, a decline in the harvest price below the projected price; or
- Wildlife.

### Insurance Period

Coverage begins later on the date we accept your application or the date when the soybeans are planted. Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop
- Harvest of the unit;

- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10.

### Important Dates

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

### 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, the type and practice, and your share at the time of planting.

### Coverage Levels

Soybeans may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. For example, if you select the 75-percent coverage level, your coverage will be 75 percent of your approved actual production history (APH) yield, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Premium Share	33	36	36	41	41	45	52	62

### Yield and Revenue Insurance

One policy provides the choice of three plans.

**Yield Protection** - Coverage only providing protection against a production loss.

**Revenue Protection** - Coverage providing protection against loss of revenue due to a production loss, price decline or increase or a combination of both.

**Revenue Protection with Harvest Price Exclusion** - Coverage providing protection only against loss of revenue due to a production loss, price decline or a combination of both.

## Projected and Harvest Price

**Commodity Exchange Price Provisions** - Contains information necessary to derive the projected price and the harvest price for the insured crop, as applicable.

Information includes the price discovery period, release dates, boards of trade used, and additional pricing information. Available at insurance agent's office and at the RMA website: [www.rma.usda.gov](http://www.rma.usda.gov).

**Projected Price** - Used to calculate the premium, replant payment and any prevented planting payment.

**Harvest Price** - Used to value production-to-count under the Revenue Protection Plan and the Revenue Protection with Harvest Price Exclusion insurance plans.

## Production Guarantees

**Yield Protection Guarantee** - Multiply the production guarantee by the projected price. The harvest price is not used.

**Revenue Protection Guarantee** - Multiply the production guarantee (per acre) by the greater of the projected price or the harvest price.

**Revenue Protection with Harvest Price Exclusion Guarantee** - Multiply production guarantee (per acre) by the projected price.

## Prevented Planting

Your prevented planting coverage is 60 percent of your production guarantee for timely planted acreage. If you have limited or additional levels of coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

## Administrative Fees

Catastrophic Risk Protection (CAT) Coverage is \$300 per crop, per county. Additional coverage is \$30 per crop, per county.

## Loss Example

A loss occurs when bushels of soybeans produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. Assume a 40 bushels per acre APH yield, 75-percent coverage level, 100 percent of the projected price, and basic unit coverage.

40	Bushels per acre APH yield
x 0.75	Coverage level
30.0	Bushel guarantee
- 20.0	Bushels per acre actually produced
10.0	Bushels per acre loss
x \$12.55	Price election
\$125.50	<b>Indemnity per acre</b>

## 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 all USDA service centers or on the RMA website: [www3.rma.usda.gov/tools/agents/](http://www3.rma.usda.gov/tools/agents/).

## Regional Contact

USDA/RMA

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