

## Spokane Regional Office — Spokane, WA

Revised February 2016

# Processing Bean

## Oregon, Washington

### Crop Insured

All processing beans in the county are insurable if:

- A premium rate is provided by the actuarial documents;
- You have a share;
- They are grown under, and in accordance with the requirements of a processor contract executed on or before the acreage reporting date; and
- They are not excluded from the processor contract at any time during the crop year.

Acreage in Oregon's Willamette Valley counties that is 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

**Oregon** - Benton, Lane, Linn, Marion, Polk, Umatilla, Washington, and Yamhill counties.

**Washington** - Adams, Benton, Franklin, Grant, Klickitat, Walla Walla, and Yakima counties.

Not every county offers insurance for all types of processing beans. Insurance may be offered by written agreement. Contact a crop insurance agent for details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions, including excessive moisture that prevents the harvesting equipment from entering the field or that prevents the timely operation of harvesting equipment, and 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;
- 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 and only on acreage not planted to peas the previous year (in certain instances, contained in the special provisions or a written agreement, acreage planted to peas the previous year may be covered);
- Volcanic eruption; or
- Wildlife.

The insurance policy does 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 circumstances or, if an indemnity has been paid, require you to repay it to them with interest at any time acreage was bypassed due to the availability of a crop insurance payment; or your failure to follow the requirements contained in the processor contract.

### Insurance Period

Insurance begins at the time of planting and ends with the earliest occurrence of one of the following:

- The crop is destroyed;
- The crop should have been harvested but were not harvested;
- Abandonment of the crop;
- Harvest of the crop;
- The date you harvest sufficient production to fulfill the processor contract, if the processor contract stipulates a specific amount of production to be delivered;
- Final adjustment of a loss;
- October 5 for snap and small lima processing beans in Idaho, Oregon, and Washington; or
- August 31 for green garbanzos.

## Important Dates

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

## Reporting Requirements

**Acreage Report** - You must report to your crop insurance agent all of the acreage in which you have a share (your share at the time insurance 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.

## Definitions

**Processing Bean** - Lima, snap, chickpea/garbanzo, or other bean types identified in the special provisions that are grown under a processor contract to be canned or frozen and sold for human consumption.

**Processor Contract** - A written agreement between the producer and a processor, or between the producer and a broker, containing at a minimum:

- The producer's commitment to plant and grow processing beans, and to deliver the bean production to the processor or broker;
- The processor's or broker's commitment to purchase all production stated in the processor contract; and
- A base contract price.

Multiple contracts with the same processor that specify amounts of production is considered as a single processor contract unless the contracts are for different types of processing beans.

## Price Elections

Price at which you are compensated per pound in the event of a loss. Choices vary by level of guarantee. Please check with your crop insurance agent for price election changes for the current crop year.

## Guarantee Choices

Choice of variable percentages of your approved average yield, from 50 percent up to 75 percent, in 5-percent increments.

## Late Planting

The late planting provisions are applicable.

## 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 agree to pay an additional premium, you may increase your prevented planting coverage 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.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers or on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Regional Contact

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