

## Spokane Regional Office — Spokane, WA

Revised February 2016

# Canola

Idaho, Oregon, Washington

### Crop Insured

Oleic canola and high erucic rapeseed are insurable. Types and practices are specified in the insurance policy's special provisions for all Idaho, Oregon, and Washington counties listed below. Brassica carinata (carinata) is insurable by written agreement under the Canola and Rapeseed Crop Provisions only.

### Counties Available

**Idaho** - Bannock, Benewah, Bingham, Blaine, Bonner, Bonneville, Boundary, Caribou, Cassia, Clearwater, Fremont, Gooding, Idaho, Jefferson, Jerome, Kootenai, Latah, Lewis, Lincoln, Madison, Minidoka, Nez Perce, Oneida, Power, Teton, and Twin Falls counties.

**Oregon** - Gilliam, Morrow, Sherman, Umatilla, Union, Wallowa, and Wasco counties.

**Washington** - Adams, Asotin, Columbia, Douglas, Garfield, Klickitat, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, and Whitman counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions, such as hail, frost, freeze, wind, drought, and excess moisture;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insects, but not damage due to insufficient or improper application of control measures;
- Harvest price decline, when revenue protection is in effect, a decline in the harvest price below the projected price;
- Plant disease, but not damage due to insufficient or improper application of control measures;

- Volcanic eruption; or
- Wildlife.

### Important Dates

Sales Closing Dates

Fall and spring types ..... August 31, 2015

Spring types only ..... March 15, 2016

Acreage Report Date

Fall planted ..... December 15, 2015

Spring planted ..... July 15, 2016

For counties with insurable fall and spring planted types, March 15 is the sales closing date if only a spring type is planted.

### Insurance Period

Insurance coverage begins at the time of planting and ends on a unit or part of a unit with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss on a unit;
- October 31; or
- Abandonment of the crop.

### Yield and Revenue Insurance

One policy provides the choice of three plans.

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

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

Rapeseed is eligible for options unique to the revenue plans (enterprise or whole farm units) but no price protection is provided.

## Projected and Harvest Price

### Commodity Exchange Price Provisions (CEPP) -

Contains information necessary to set the projected price and the harvest price for the insured crop. Information includes the price discovery period, release dates, boards of trade used, and additional pricing information. Available at your crop insurance agent's office and on the RMA website at [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 and the Revenue Protection with Harvest Price Exclusion plans.

## Production Guarantees

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

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

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

## Coverage Level and Premium Subsidy

You can choose to insure 50 to 85 percent of your approved average yield, in 5-percent increments. For example, at the 75-percent coverage level, your premium would be 45 percent of the total premium.

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

Catastrophic Risk Protection coverage (CAT) is available at 50 percent of your actual production history (APH) yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county.

## Additional Coverage Options

The common crop policy offers several different options you can choose from so you can have the right coverage for your farm. Additional options available with this policy are:

- Insurance Units;
- Late and Prevented Planting; and
- Replant Payments.

## 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 any USDA service center and 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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