

Spokane Regional Office — Spokane, WA

Revised February 2016

Oats

Alaska, Idaho, Oregon, Washington

Crop Insured

Oats planted for harvest as grain are insurable. If oats are predominant and intended for harvest as grain, an oat-grain mixture may be insured as oats, if provided for by the actuarial document.

Counties Available

Alaska – Southeast Fairbanks County.

Idaho – All counties except Boise, Lemhi, and Shoshone.

Oregon – All counties except Baker, Clatsop, Coos, Curry, Deschutes, Grant, Hood River, Jackson, Josephine, Lincoln, and Tillamook.

Washington – All counties except Benton, Chelan, Clallam, Franklin, Grays Harbor, Island, Jefferson, King, Kitsap, Mason, Pacific, Pierce, Skamania, Thurston, and Wahkiakum.

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 on the later of the date of application or at the time of planting and ends with the earliest

occurrence of one of the following:

- Total destruction of the insured crop on the unit;
- Harvest of the crop;
- Final adjustment of a loss;
- September 25 following planting in Alaska;
- October 31 of the calendar year in which the crop is normally harvested in Idaho, Oregon, and Washington; or
- Abandonment of the crop.

Important Dates

Sales Closing March 15, 2016
 Final Planting Date See County Actuarial
 Acreage Report Date July 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 crop insurance agent and/or company. There is also an optional adjustment of low yields in your actual production history. Contact your crop insurance agent for specific details.

Guarantee Choices

Choice of 50 to 85 percent of your approved average yield, in 5-percent increments in all counties with a program.

Price Elections

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

Late and Prevented Planting

These provisions, under specific circumstances, provide protection on acreage that is planted late or that cannot be planted by the final planting date or within the 25-day late-planting period. Please consult your crop insurance agent to determine eligibility factors.

Replanting Payments

A replanting payment is available. The insured crop must have been damaged by an insurable cause of loss so the remaining stand does not produce at least 90 percent of the production guarantee. Not applicable for catastrophic coverage policies.

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.

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 or on the RMA website at www.rma.usda.gov/tools/agent.html.

Regional Contact

USDA/Risk Management Agency
Spokane Regional Office
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Spokane Valley, WA 99206
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