

## Spokane Regional Office — Spokane, WA

Revised February 2016

# Sweet Corn

## Idaho, Oregon, Washington

### Crop Insured

All the processing sweet corn in the county is insurable if:

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

Acreage in Oregon's Willamette counties contracted with processors whose base price has not been finalized by the acreage reporting date is insurable. See clarification in the county special provisions.

### Counties Available

**Idaho** - Bingham, Canyon, Cassia, Elmore, Gooding, Jerome, Minidoka, Owyhee, Payette, Power, Twin Falls, and Washington counties.

**Oregon** - Benton, Clackamas, Lane, Linn, Malheur, Marion, Morrow, Multnomah, Polk, Umatilla, Washington, and Yamhill counties.

**Washington** - Adams, Benton, Cowlitz, Franklin, Grant, Grays Harbor, Kittitas, Klickitat, Lewis, Thurston, Walla Walla, Whatcom, and Yakima counties.

### 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 applicable, 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.

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 crop 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 was not harvested;
- Abandonment of the crop;
- The crop is harvested;
- 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 on a unit;
- September 30 in Malheur County, Oregon and all Idaho counties; or
- October 20 in all other Oregon counties and in all Washington counties.

### 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 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 acreage reporting date.

## Definitions

**Bypassed Acreage** - Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

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

- The producer's commitment to plant and grow sweet corn, and deliver the sweet corn production to the processor;
- The processor's commitment to purchase all production stated in the processor contract; and
- A base contract price.

Multiple contracts with the same processor specifying amounts of production are considered as a single processor contract.

## Guarantee Choices

Choice of variable percentages of your approved average yield, from 50 percent up to 85 percent, in 5-percent increments.

## Late Planting

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 you agree to pay 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

Assume 100-percent share, 80-percent coverage, 100-percent price election of \$60 per ton, and an average yield of 9 tons per acre.

	9.0	Ton per acre average yield
x	0.80	Coverage level
	7.2	Ton per acre guarantee
-	5.0	Ton actually harvested/produced
	2.2	Ton per acre loss
x	\$60.00	Price per ton (at 100-percent)
	<b>\$132.00</b>	<b>Indemnity per acre</b>

## Where to Buy Crop Insurance

All insurance policies, 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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