

Spokane Regional Office — Spokane, WA

**Revised February 2016** 

# Buckwheat Washington

# **Crop Insured**

Buckwheat acreage is insurable if:

- You have a share;
- It is planted for harvest as grain; and
- Premium rates are provided by the actuarial documents.

## **Counties Available**

Buckwheat is insurable in Franklin, Grant, and Walla Walla counties.

# Eligibility

Buckwheat acreage is insurable if the production is under a contract with a business enterprise equipped with facilities appropriate to handle and store buckwheat production. The contract must be executed by you and the business enterprise, in effect for the crop year, and a copy provided to the insurer no later than the acreage reporting date. To be considered a contract, the executed document must be enforced by the acreage reporting date and contain:

- A requirement that you plant, grow, and deliver buckwheat to the business enterprise;
- The amount of production that will be accepted or a statement that all production from a specified number of acres will be accepted;
- The price to be paid for the contracted production; and
- Other such terms that establish the obligation of each party to the contract.

## **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;
- Harvest of the crop;
- Final adjustment of a loss on the unit;
- October 31, of the calendar year in which the crop is normally harvested in Washington State; or
- Abandonment of the crop.

## **Important Dates**

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

## **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.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

### **Guarantee Choices**

Choice of 50 to 75 percent of your approved average yield (5-percent increments) in all counties with a program.

### **Price Elections**

The base contract price in U.S. dollars is used to determine your price election. You may also elect a percentage less than 100 percent of the base contract price stated in the processor contract.

#### **Late Planting**

The late planting provisions are not applicable. There is no late planting period.

#### **Replanting and Prevented Planting**

Coverage is provided for both circumstances. The payment rate for replanting is two bushel per acre times your price election and share.

#### **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.

#### Loss Example

Assume 100-percent share, 75-percent coverage, contract price of \$6.10, and an average yield of 40 bushels per acre.

40	Bushels
<u>x 0.75</u>	Coverage level
30	Bushel per acre guarantee
- 10	Bushel per acre production
20	Bushel per acre loss
<u>x \$6.10</u>	Price election
\$122.00	Indemnity per acre (less insurance
premium due)	

## 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 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 11707 E Sprague Ave. #201 Spokane Valley, WA 99206 **Telephone:** (509) 228-6320 **Fax:** (509) 228-6321 **E-mail:** <u>rsowa@rma.usda.gov</u>

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