



# Spokane Regional Office — Spokane, WA

Revised July 2016

# Wheat

## Alaska, Idaho, Oregon, and Washington

### Crop Insured

Wheat planted for harvest as grain is insurable.

### Counties Available

Coverage is provided in most counties where wheat is commercially grown. You can buy insurance in counties where insurance is not available through a written agreement. See a crop insurance agent for more details.

### 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.

### Insurance Period

Insurance coverage begins on the later of the date of application or at the time of planting and ends with the earliest of one of the following:

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

Any wheat acreage damaged before the final planting date severe enough that producers in the area would not normally care for the crop must be replanted to an appropriate type of wheat unless your insurance provider agrees that replanting is not practical.

### Important Dates

- Sales Closing ID, OR, WA .... September 30, 2016
- Sales Closing Alaska ..... March 15, 2017
- Acreage Report Date
  - Fall-Seeded Wheat (Winter Coverage Endorsement) ..... December 15, 2016
  - Basic Wheat ..... July 15, 2017

Klamath County, Oregon has a March 15, 2017 sales closing date if only a spring type is planted.

### Yield and Revenue Insurance

One policy provides a choice of three plans.

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

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

### 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, commodity exchange used, and additional pricing information. A list of crop insurance agents is available at any USDA Service Center or on the RMA website at <http://www.rma.usda.gov/tools/agent.html>.

**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 insurance 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 in Idaho, Oregon, and Washington. You can choose up to 75 percent in Alaska. For example, at the 75-percent coverage level, your premium would be 45 percent of the total premium. Basic and optional units apply to the percent column in the table below.

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 (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost of CAT coverage is an administrative fee of \$300.

### Additional Coverage Options

The common crop policy offers several different options that you can choose to select coverage for your farm. Additional options available for this policy are:

- Insurance units;

- Winter coverage endorsement;
- Late and prevented planting; and
- Replant payments.

### Catastrophic Coverage

Catastrophic Risk Protection (CAT) coverage 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.

### 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

USDA/Risk Management Agency  
 Spokane Regional Office  
 11707 E Sprague Ave. #201  
 Spokane Valley, WA 99206  
**Telephone:** (509) 228-6320  
**Fax:** (509) 228-6321  
**Email:** [rsowa@rma.usda.gov](mailto:rsowa@rma.usda.gov)

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