Crop Insured
All dry beans in the county are insurable if:

- You have a share;
- They are planted for harvest as dry beans;
- They are planted for harvest as contract seed beans when applicable, if the seed bean processor contract is executed on or before the acreage reporting date; and
- They are not interplanted with another crop or planted into an established grass or legume, unless allowed by the Special Provisions of Insurance or written agreement.

Any acreage of the insured crop damaged before the final planting date, to the extent that most growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. The insurance provider will not require you to replant if it is not practical to replant the type of dry beans originally planted. If dry bean coverage is not available in your county, speak to a crop insurance agent.

Counties Available

Oregon - Malheur and Umatilla counties.

Washington - Adams, Benton, Franklin, Grant, Lincoln, and Yakima counties.

Not every county offers insurance for all types of beans. Insurance may be offered by written agreement. Contact a crop insurance agent for details.

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 at the time of planting and ends with the earliest occurrence of one of the following:

- The crop is destroyed;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop on the unit; or
- October 31 of the crop year in which the insured beans would normally be harvested.

Important Dates
Sales Closing …………………… March 15, 2018
Final Planting Date ………….. See County Actuarial Acreage Report Date ………………… July 15, 2018

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. For contract seed beans, you must submit a copy of the seed bean processor contract on or before the acreage reporting date.

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

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

Late Planting
Late planting provisions are applicable according to the Common Crop Insurance Policy, section 16.

Replanting Payments
Replanting payments are available for dry beans but not applicable for Catastrophic Risk Protection (CAT) coverage.

Prevented Planting
Coverage is 60 percent of your production guarantee for timely planted acreage. If you have coverage greater than the catastrophic endorsement level and you agree to pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

Definitions
Beans - Dry beans and contract seed beans.
Contract Seed Beans - Dry beans grown under the terms of a seed bean processor contract for the purpose of producing seed to be used for producing dry beans or vegetable beans in a future crop year.
Dry Beans - The crop defined by the U.S. Standards for Beans, excluding contract seed beans.
Harvest - Combining the beans. Beans that are swathed or knifed before combining are not considered harvested.
Seed Bean Processor Contract - A written agreement between the contract seed bean producer and the seed company, containing at a minimum:
- The contract seed bean producer’s promise to plant and grow one or more specific varieties of contract seed beans and deliver the production from those varieties to the seed company;
- The seed company’s promise to purchase all the production stated in the contract; and
- A base price, or a method to determine such price based on published independent information that will be paid to the contract seed bean producer for the production stated in the contract.

Administrative Fees
CAT coverage is $300 per crop per county. Additional coverage is $30 per crop per county.

Loss Example
Assume a 100-percent share, 1,800 pound actual production history (APH), 75-percent coverage level, and $0.30 price election.

\[
\begin{align*}
1,800 & \quad \text{Pound pinto average yield (APH)} \\
\times & \quad 0.75 \quad \text{Coverage level} \\
1,350 & \quad \text{Pound guarantee} \\
- 1,000 & \quad \text{Pound actually harvested/produced} \\
350 & \quad \text{Pound loss} \\
\times & \quad 0.30 \quad \text{Price election} \\
$105.00 & \quad \text{Indemnity per acre}
\end{align*}
\]

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
Email: rsowa@rma.usda.gov

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).