Crop Insured

All mint types in the county are insurable if:

- A premium rate is provided by the actuarial document;
- You have a share;
- Planted for harvest and distillation as mint oil;
- Have an adequate stand of 1.5 plants per square foot by the date coverage begins; and
- Your insurance provider inspected and accepted for the first crop year you have insurance coverage or you certify as having an adequate stand by the date coverage begins, starting your second year of insurance coverage.

Mint can be interplanted with a cover crop, if the cover crop is destroyed before its maturity and is not harvested as grain. The mint acreage must meet the rotation requirements (four crop years) and age limitations (four years for peppermint and scotch spear mint, and nine years for native spearmint). Separate requirements apply to Klamath County, Oregon. Talk to your crop insurance agent for details.

The policy does not insure any production loss that:

- Happens after harvest;
- Is due to your failure to distill the crop, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period; or
- Is due to Verticillium Wilt disease.

Counties Available

**Idaho** - Ada, Canyon, Elmore, Owyhee, and Payette counties.

**Oregon** - Baker, Benton, Crook, Klamath, Lane, Linn, Malheur, Marion, Umatilla, and Union counties.

**Washington** - Adams, Benton, Franklin, Grant, Walla Walla, and Yakima counties.

Coverage for the peppermint type is available in all counties. Coverage for native and scotch spear mint types is also available in Canyon County in Idaho, Malheur and Umatilla counties in Oregon, and Adams, Benton, Franklin, Grant, Walla Walla, and Yakima counties in Washington. Coverage for native and scotch spear mint types may also be available by written agreement.

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 (Verticillium Wilt is not a covered cause of loss);
- Plant disease, but not damage due to insufficient or improper application of control measures (Verticillium Wilt is not a covered cause of loss);
- Volcanic eruption; or
- Wildlife.

Insurance Period

Insurance coverage begins on each unit or part of a unit with an adequate stand on May 16. Insurance coverage ends for each unit or part of a unit with the earliest of one of the following conditions:

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

Important Dates

Sales Closing Date

- Winter Option ....................... September 30, 2017
- Basic Coverage ......................... March 15, 2018
Acreage Reporting Date
   Winter Coverage Option ........ December 15, 2017
   Basic Coverage ................................. July 15, 2018

Acreage Report
You must report to your crop insurance agent the
acreage with an adequate stand in which you have a
share, your share at the time insurance coverage
begins. You must report the crop by type and practice.

Coverage Levels and Price Elections
Coverage is based on your actual production history
(APH). You can choose to cover a percent of your
approved average yield, from 50 percent up to 85
percent, in 5-percent increments. The price election is
the price you receive if you suffer a loss. You can
choose a percent of the price established for the crop
year.

Catastrophic Coverage
Catastrophic Risk Protection (CAT) coverage is
available at 50 percent of your 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.

Winter Coverage Option
The winter coverage option provides protection when
any insured mint is damaged and does not meet the
adequate stand requirement before basic coverage
begins. This option provides a guarantee equal to 60
percent of the total guarantee. Coverage begins if you
choose this option when you apply, on or before the
fall sales closing date for the crop year, pay the
additional premium indicated in the actuarial
documents, and have not chosen coverage under the
CAT coverage option. If you choose winter coverage,
all of your insurable acreage in the county is insured
under the winter coverage option. Optional winter
coverage begins November 1 for all mint acreage with
an adequate stand. Insurance protection provided
under this option stops on May 15, and coverage
continues under the basic policy beginning the next
day, May 16.

Loss Example
Assume 75-percent coverage level, a 100-percent
price election per pound at $10.75, and an average
yield of 100 pounds per acre APH.

100      Pounds per acre APH
x 0.75    Percent coverage level
75      Pound per acre guarantee
x 100    Acres
7,500    Pound unit guarantee
x $10.75 Price coverage
$80,625 Guarantee value
3,000    Pounds harvested production
x $10.75 Price coverage
$32,250 Harvested value
$80,625 Guarantee value
- $32,250 Harvested value
$48,375 Loss indemnity due policyholder

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 and on the RMA website at

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

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