Prevented Planting Insurance Provisions

Flood

Revised July 2014

Flood and Prevented Planting
Prevented planting is the failure to plant an insured crop with the proper equipment by the final planting date or during the late planting period. You must be prevented from planting by an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics. Final planting dates and late planting periods do vary by crop and by area. See your policy or contact your insurance agent for dates and more information about your insurance coverage.

The provisions for each crop specify whether prevented planting is available, unless otherwise shown in the Special Provisions. Crop insurance policies with prevented planting provisions provide you with valuable coverage when flooding prevents planting. Because farming is complex, eligibility for a prevented planting payment must be determined on a case-by-case basis. In general, an insured cause of loss must have occurred within the insurance period on eligible acreage. To be eligible, your acreage must:

- Be physically available for planting;
- Have been planted in at least 1 of the 4 most recent crop years; and
- Meet all other policy provisions that apply.

Prevented planting coverage is available for most crops and covers floods, hurricanes, or excess precipitation that occurs during the insurance period and prevents other producers from planting acreage with similar characteristics. Because conditions vary significantly between geographic areas, loss determinations are based on each producer’s circumstances. You must contact your crop insurance agent to report a prevented planting loss.

Prevented planting coverage is also available if you are unable to plant because of residual salt in the soil or irrigation water supply because of an insured cause of loss (such as hurricane or flood), as long as the event occurred during the prevented planting insurance period.

You must report and document the cause of loss. Your crop insurance provider must determine whether the cause of loss is insurable and may ask you for additional documentation from agricultural experts to support your prevented planting claim.

The prevented planting guarantee for most crops is 60 percent of the production guarantee for timely planted acreage (65 or 70 percent if available and chosen by the sales closing date unless a cause of loss that could or would prevent planting is evident when your application for increased coverage is completed). For both yield and revenue protection, prevented planting payments are based on the projected price. For crops that do not have revenue protection, prevented planting payments are based on the price election. There is no prevented planting coverage available for Area Risk Protection Insurance or for policies insured at the Catastrophic Risk Protection coverage level.

Notice of Prevented Planting
If you are prevented from planting your acreage, you are required to provide a notice that you were prevented from planting an insured crop within 72 hours after:

- The final planting date, if you do not intend to plant the insured crop during the late planting period or if a late planting period is not available; or
- You determine you will not be able to plant the insured crop within an available late planting period.

Existing Policies
If you had a policy the year before (carryover policyholder), you are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the previous crop year, provided insurance was in force continuously since that date, and all other prevented planting requirements are met.

New Policies
If you are buying a policy for the first time, you are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the current crop year and all other requirements for prevented planting have been met.

For example, the corn sales closing date for the crop year is March 15. An insured cause of loss occurs on or after March 15. For the current crop year, both types of policies (yield and revenue protection) cover prevented planting for the current crop year. However, if a cause of loss that prevents planting in the current crop year occurred between March 15 of the previous crop year and March 14 of the current crop year, only an existing policy would cover prevented planting.

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.
Prevented Planting Choices

You may:

- Plant the insured crop during the late planting period. The late planting period is generally 25 days after the final planting date but varies by crop and area. See your policy or talk to your crop insurance agent for more information. For most crops, the timely planted, production guarantee is reduced one percent per day for each day planting is delayed after the final planting date;
- Plant the insured crop after the late planting period (or after the final planting date if a late planting period is not available);
- Leave the acreage idle and receive a full prevented planting payment;
- Plant a cover crop during the late planting period and receive a full prevented planting payment (but do not hay or graze this cover crop before November 1, otherwise harvest it at any time). If you hay or graze it before November 1, you will not receive a prevented planting payment for your first crop;
- Plant a cover crop after the late planting period and hay or graze it before November 1 and receive 35 percent of a prevented planting payment for your first crop or wait to hay or graze it on or after November 1 and receive a full prevented planting payment for your first crop; or
- Plant a second crop after the late planting period (if you are also prevented from planting through the late planting period). You can also plant after the final planting date if no late planting period is available. You may receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.

Keep Good Records

Good documentation is the key to receiving prevented planting payments. Work with your crop insurance agent to determine the documentation you need to have for your prevented planting claim.

Payment Reductions May Not Apply

If you meet the double-cropping requirements specified in the policy, the 65-percent payment reduction does not apply to a prevented planting payment for the first insured crop when a second crop is planted after the final planting date or, after the end of the late planting period for the first insured crop.

The double-cropping requirements specified in the policy are:

- The practice of planting two or more crops for harvest in the same crop year on the same acreage is generally recognized by agricultural experts (including organic agricultural experts) for the area;
- The second or additional crops are customarily plant-
ed after the first insured crop for harvest on the same acreage in the same crop year in the area;
- Additional insurance coverage is offered under the authority of the Federal Crop Insurance Act and is available in the county on the two or more crops that are double cropped; and
- You provide records showing the number of acres double-cropped in 2 of the last 4 crop years the first insured crop was planted or show the applicable acreage was double-cropped in at least 2 of the last 4 crop years in which the first insured crop was grown on it.

For More Information

For more information, please see RMA’s prevented planting website at: www.rma.usda.gov/news/currentissues/prevented/ or talk to your crop insurance agent.

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www.rma.usda.gov/tools/agent.html.

Contact Us

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Replant & First/Second Crop Flowchart

Planted First Insured Crop: Insurable Damage Occurs
Is the damage at least the lesser of 20 acres or 20% of the unit?

If the answer is yes:
- Turn in a claim to the insurance provider within 72 hours of discovery of damage.
- Do not destroy the crop and replant until consent is given by the crop insurance adjuster.

Was the crop planted before the earliest planting date listed in the county special provisions?

Yes
- No replant coverage on this unit of this crop. Must replant if practical.
- Crop insurance adjuster determines it is not practical to replant. Transition from Replant to First Crop/Second Crop Options.

No
- Crop insurance adjuster determines that it is practical to replant. Replant to the same crop. Report the original planting date on the acreage report.

First Crop/Second Crop Options

Continue to care for the first crop and take it to harvest.
- Receive 100% of the indemnity due. Pay 100% of the premium due.

Plant a second crop and choose to insure*.
You must pay 100% of the premium on the second crop.
- If the second crop is planted after its final planting date, coverage will be reduced by 1% per day. You must keep production of this second crop separate from all other production of that crop. Receive 35% of the determined indemnity on the first crop. Pay 35% of the premium due on the first crop.

Plant a second crop and choose not to insure*.
- Not insuring may affect linkage to FSA Disaster Programs. Receive 100% of the determined first insured crop indemnity, and pay 100% of the first insured crop premium. Second crop acres must be reported as uninsurable on the acreage report and production must be kept separate from insurable units.

Two scenarios at harvest.

No loss on second crop.
- The remaining 65% first crop indemnity is owed to you, and the additional 65% first crop premium on the first crop is due. Contact your local Rain and Hail agent.

Second crop suffers an insurable loss.
- Does the second crop indemnity exceed what the additional 65% of the first crop indemnity less the additional 65% of the first crop premium would be?

Yes
- 1st crop - No changes to premium or indemnity.
- 2nd crop - Pay 100% premium
- 2nd crop - Receive 100% indemnity

No
- 1st crop - Receive remaining 65% indemnity, and pay remaining 65% premium.
- 2nd crop - Pay 100% premium
- 2nd crop - 0% indemnity (claim withdrawn)

*Decision to insure or not insure the second crop must be declared at the time the first crop acreage is released by an adjuster.

This information is meant to be an example and for educational purposes only. For additional information, please see crop provisions, reference the Crop Insurance Handbook (CIH) or Loss Adjustment Manual (LAM), or contact your local Rain and Hail agent.

Rain and Hail
The ACE Group of Companies

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Corn
Missouri

Crop Insured
Corn is insurable if:

- It is grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- It is planted for harvest as grain under the Common Crop Insurance Policy;
- It is yellow dent or white corn, including mixed yellow and white, waxy or high-lysine corn, or high-amylase types of corn; and
- They are blue corn (certain counties only) types of corn.

Corn is only insurable with a written agreement if it is:

- High-amylase, high-oil or high-protein (except as authorized in section 5(b)(2) of the Course Grains Provisions), flint, flour, Indian, or blue corn, or a variety genetically adapted to provide forage for wildlife or any other open pollinated corn;
- Interplanted with another crop except as allowed in section 5(b)(1); or
- Planted into an established grass or legume, unless excepted.

Corn is not insurable if it is a non-irrigated crop on acreage where:

- A perennial hay crop was harvested; or
- A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage.

Also, corn is not insurable if it follows, on either irrigated or non-irrigated acreage, a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions. Contact a crop insurance agent for more details.

Counties Available
Corn is insurable in 102 Missouri counties. See actuarial documents at: www.rma.usda.gov/fields/ks_rso/2015/final/ for insurable counties. Coverage in other counties may also be available by written agreement if certain criteria are met. Please contact a crop insurance agent for more information.

Causes of Loss
You are protected against the following:

- Adverse weather conditions;
- 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;
- Wildlife;
- Earthquake;
- Volcanic eruption; or
- Failure of the irrigation water supply due to a cause of loss specified above.

Insurance Period
Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the corn is planted.

Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10.

Important Dates
Sales Closing/Cancellation Date....March 15, 2015
Earliest Planting Date.........Varies by County
Final Planting Date..........Varies by County
Acreage Report Date.........July 15, 2015
Premium Billing...............August 15, 2015
End of Insurance............December 10, 2015

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.
Reporting Requirements

Accreditation Report - You must give a report to your crop insurance agent of all your corn acreage in the county by the acreage reporting date.

Coverage Levels and Premium Subsidies

Corn may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>0.50</th>
<th>0.55</th>
<th>0.60</th>
<th>0.65</th>
<th>0.70</th>
<th>0.75</th>
<th>0.80</th>
<th>0.85</th>
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<tbody>
<tr>
<td>Subsidy Rate</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.770</td>
<td>0.680</td>
<td>0.530</td>
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<tr>
<td>Enterprise Unit</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.770</td>
<td>0.680</td>
<td>0.530</td>
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<tr>
<td>Basic Unit</td>
<td>0.670</td>
<td>0.640</td>
<td>0.640</td>
<td>0.590</td>
<td>0.590</td>
<td>0.550</td>
<td>0.480</td>
<td>0.380</td>
</tr>
<tr>
<td>Optional Unit</td>
<td>0.670</td>
<td>0.640</td>
<td>0.640</td>
<td>0.590</td>
<td>0.590</td>
<td>0.550</td>
<td>0.480</td>
<td>0.380</td>
</tr>
<tr>
<td>Whole-Farm Unit</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.710</td>
<td>0.560</td>
<td></td>
</tr>
</tbody>
</table>

If you select the 75-percent coverage level and enterprise units, your coverage will be 75 percent of your approved APH yield, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium. For coverage levels above the Catastrophic Risk Protection (CAT) level, in addition to premium costs, administrative fees are $30 per crop per county. The Whole-Farm Unit is not available for Yield Protection Plan.

Catastrophic Coverage

CAT is available at 50 percent of your APH yield and 55 percent of the projected price. The total cost for CAT coverage is an administrative fee of $300 per crop per county. Available for Yield Protection Plan only.

Price Elections

Prices are calculated according to the Commodity Exchange Price Provisions. Missouri corn prices are based on the December futures market price for corn. The projected price discovery period is February 1 through February 28. The harvest price discovery period is October 1 through October 31. These prices will be released no later than 3 business days following the end of the price discovery period. Depending on the insurance plan, these prices will be used for compensation per bushel in case of loss. Contact your agent or for more information see: www.rma.usda.gov/tools/pricediscovery.html.

The contract price is only available for certified organic corn, High Amylase corn, and in certain counties, Blue corn. See the Contract Price Addendum for details.

Insurance Units

Basic Unit - A basic unit includes all of your insurable corn acreage in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.

Optional Unit - If a basic unit consists of two or more sections of land, and certain record keeping requirements are met, you may apply for optional units by section. The 10 percent premium discount will not apply.

Enterprise Unit (EU) - Generally, all insured crop acreage in a county. Separate EUs for irrigated and non-irrigated acreage are allowed. Premium discounts apply.

Whole-Farm Unit - Generally, all the insured crops in the county that are covered by the insurance plan. Premium discounts apply. Not available with the Yield Protection Plan.

Insurance Plans


Yield Protection Plan is an insurance plan that only provides protection against a production loss and is available only for crops for which revenue protection is available.

Revenue Protection Plan is an insurance plan that provides protection against loss of revenue due to a production loss, price decline or increase, or a combination of both.

Harvest Price Exclusion provides revenue protection with the use of the harvest price excluded when determining your revenue protection guarantee. This election is continuous unless canceled by the cancellation date.

Area Risk Protection Insurance (ARPI)

Basic Provisions

ARPI may not be available in every county. Some of the information on this fact sheet does not apply. For more information see the ARPI fact sheet at: www.rma.usda.gov/prbs/rme/arpi.pdf.

Trend-Adjusted APH Yield Option

The Trend-Adjusted APH Yield Option, adjusts yields in APH databases to reflect increases in yields through time in the county. Trend adjustments are made on each eligible yield within a qualifying APH database based on the county’s historical yield trend, which is provided in the county actuarial documents. The approved APH yield is calculated using trend-adjusted yields, as well as any other applicable yields, within the APH database. It may not be available for all practices, and the factor may vary by practice. This option is not available under CAT or for ARPI plans of insurance.

Coverage Level by Practice

If you produce a crop on both irrigated and non-irrigated land, you can elect a different coverage level
for each production practice. Even if you have an additional coverage level policy, purchasing the CAT Endorsement is not allowed as one of the separate coverage levels.

**Supplemental Coverage Option (SCO)**
SCO is a new crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. The amount of SCO coverage depends on the liability, coverage level, and approved yield of your underlying policy. SCO is available in all 102 counties. For further information visit the SCO Fact Sheet at: www.rma.usda.gov/news/currentissuesfarmbill/2014NationalSupplementalCoverageOption.pdf.

**APH Yield Exclusion**
The Yield Exclusion option, when elected, allows you to exclude yields from your actual production history when the actuarial documents provide that the county average yield for that crop year is at least 50 percent below the 10 previous consecutive crop years' average yield. A crop year that has been determined eligible for exclusion in a county will also be eligible for exclusion in contiguous counties. Producers who have either Catastrophic Risk Protection or buy-up insurance policies can use this program. For further information visit the APH Yield Exclusion Fact Sheet at: www.rma.usda.gov/pubs/rme/aphye.pdf.

**Replant Provisions**
A replanting payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 20 percent of the bushel guarantee, or 8 bushels times your price election. No replanting payment will be made on acreage first planted before the earliest planting date. Not available under CAT or with ARPI insurance plans.

**Late Planting**
These provisions provide protection on acreage that is planted after the final planting date. The late planting period begins the day after the final planting date for the insured crop and ends 20 days after the final planting date. Not available with ARPI insurance plans.

**Prevented Planting**
These provisions provide protection on acreage that cannot be planted. Your prevented planting coverage will be 60 percent of your production guarantee for timely planted acreage. If you have additional coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents. In lieu of Section 17(f)(5)(ii) of the Common Crop Insurance Basic Provisions, haying or grazing a cover crop will not impact eligibility for a prevented planting payment provided such action did not contribute to the acreage being prevented from planting. Not available with ARPI insurance plans.

**Loss Example**
Under yield protection a loss occurs when the bushels of corn produced for the unit fall below the production guarantee because of damage from a covered cause of loss. Under revenue protection a loss occurs when the value of production-to-count is less than the revenue protection guarantee because of a production loss and/or a loss of revenue.

Assume a 160 bushel per acre APH yield, 75-percent coverage level, 100 percent of the price, a projected price of $4.62, a harvest price of $3.49, and basic unit coverage.

**Yield Protection**

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Result</th>
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</thead>
<tbody>
<tr>
<td>160</td>
<td>APH yield bushels/acre</td>
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<tr>
<td>× 0.75</td>
<td>Coverage level</td>
</tr>
<tr>
<td>120</td>
<td>Bushel guarantee</td>
</tr>
<tr>
<td>× $4.62</td>
<td>Projected price</td>
</tr>
<tr>
<td>$554.40</td>
<td>Insurance guarantee</td>
</tr>
<tr>
<td>50</td>
<td>Bushels per acre produced</td>
</tr>
<tr>
<td>× $4.62</td>
<td>Projected Price</td>
</tr>
<tr>
<td>$231.00</td>
<td>Value of production</td>
</tr>
<tr>
<td>$554.40 - $231.00</td>
<td>Insurance guarantee</td>
</tr>
<tr>
<td>$323.00</td>
<td>Gross indemnity</td>
</tr>
</tbody>
</table>
Revenue Protection

160 APH yield bushels/acre
x 0.75 Coverage level
120 Bushel guarantee
x $4.62 Price used to determine value
$554.40 Insurance guarantee
50 Bushels per acre produced
x $3.49 Harvested Price
$174.50 Value of production

$554.40 Insurance guarantee
- $174.50 Value of production
$380.00 Gross indemnity

The price used to determine value in the revenue protection example above is the higher of projected price or harvest price. Figures shown per acre. Guarantees and losses are paid by unit. See policy provisions or ask your crop insurance agent for more information.

Where to Buy Crop Insurance
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA web site at: www.rma.usda.gov/apps/agents/.

Contact Us
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Crop Insured
Soybeans are insurable if:
- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are a type, class or variety, based on days to maturity, where the conditions under which the crop is planted is generally recognized for the area; and
- They are planted for harvest as beans under the Common Crop Insurance Policy.

Soybeans are not insurable if they are on acreage where:
- They are interplanted with another crop (unless allowed by written agreement);
- They are planted into a grass or legume, unless excepted; or
- They follow a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions.

Soybeans are not insurable if they are on non-irrigated acreage where:
- A perennial hay crop was harvested; or
- A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage.

Contact a crop insurance agent for more details.

Counties Available
Soybeans are insurable in 96 Missouri counties. See actuarial documents at: [www.rma.usda.gov/fields/ks_rso/2015/final/](http://www.rma.usda.gov/fields/ks_rso/2015/final/) insurable counties. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least 3 years of production history. Please talk to a crop insurance agent for more information.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Fire;
- Wildlife;
- 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;
- Earthquake;
- Volcanic eruption; or
- Failure of the irrigation water supply, due to a cause of loss specified above.

Insurance Period
Insurance coverage begins on the later of:
- Date your application is accepted; or
- Date when the soybeans are planted.

Insurance coverage ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10.

Important Dates
Sales Closing/Cancellation Date...........March 15, 2015
Earliest Planting Date.....................Varies by County
Final Planting Date.......................Varies by County
Acreage Report Date.....................July 15, 2015
Premium Billing...........................August 15, 2015
End of Insurance.........................December 10, 2015

Reporting Requirements
Acreage Report - You must give a report to your crop insurance agent of all your soybeans acreage in the county by the acreage reporting date.

Coverage Levels and Premium Subsidies
Soybeans may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown.
If you select the 75-percent coverage level and enterprise units, your coverage will be 75 percent of your approved actual production history (APH) yield, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium. For coverage levels above the Catastrophic Risk Protection level, in addition to premium costs, administrative fees are $30 per crop per county. The Whole-Farm Unit is not available for the Yield Protection Plan.

**Catastrophic Coverage (CAT)**

CAT is available at 50 percent of your APH yield and 55 percent of the projected price. The total cost for CAT coverage is an administrative fee of $300 per crop per county. Available for Yield Protection Plan only.

**Price Elections**

Prices are calculated according to the Commodity Exchange Price Provisions. Missouri soybeans prices are based on the November futures market price for soybeans. The projected price discovery period is February 1 through February 28. The harvest price discovery period is October 1 through October 31. These prices will be released no later than 3 business days following the end of the price discovery period. Depending on the insurance plan, these prices will be used for compensation per bushel in case of loss. Contact your agent or for more information see: www.rma.usda.gov/tools/pricediscovery.html. The contract price is only available for certified organic soybeans. See the Contract Price Addendum for details.

**Insurance Units**

- **Basic Unit** - A basic unit includes all of your insurable soybean acreage in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.
- **Optional Unit** - If a basic unit consists of two or more sections of land, and certain record keeping requirements are met, you may apply for optional units by section. The 10 percent premium discount will not apply.
- **Enterprise Unit (EU)** - Generally, all insured crop acreage in a county. Separate EUs for irrigated and non-irrigated acreage are allowed. Premium discounts apply.
- **Whole-Farm Unit** - Generally, all the insured crops in the county that are covered by the insurance plan. Premium discounts apply. Not available with the Yield Protection Plan.

**Specialty Type Soybeans**

You can elect to use your contract price for five different specialty types of soybeans: large seeded food grade, small seeded food grade, all other food grades, low linolenic acid, low saturated fat, and high protein.

**Insurance Plans**

**Common Crop Insurance Policy Basic Provisions**

**Yield Protection Plan** is an insurance plan that only provides protection against a production loss and is available only for crops for which revenue protection is available.

**Revenue Protection Plan** is an insurance plan that provides protection against loss of revenue due to a production loss, price decline or increase, or a combination of both.

**Harvest Price Exclusion** provides revenue protection with the use of the harvest price excluded when determining your revenue protection guarantee. This election is continuous unless canceled by the cancellation date.

**Area Risk Protection Insurance (ARPI) Basic Provisions**

ARPI may not be available in every county. Some of the information on this fact sheet does not apply. For more information see the ARPI fact sheet at: www.rma.usda.gov/pubs/rme/arpi.pdf.

**Trend-Adjusted APH Yield Option**

The Trend-Adjusted APH Yield Option, adjusts yields in APH databases to reflect increases in yields through time in the county. Trend adjustments are made on each eligible yield within a qualifying APH database based on the county's historical yield trend, which is provided in the county actuarial documents.

The approved APH yield is calculated using trend-adjusted yields, as well as any other applicable yields, within the APH database. It may not be available for all practices, and the factor may vary by practice. This option is not available under CAT or for ARPI plans of insurance.

**Coverage Level by Practice**

If you produce a crop on both irrigated and non-irrigated land, you can elect a different coverage level for each production practice. Even if you have an additional coverage level policy, purchasing the CAT Endorsement is not allowed as one of the separate coverage levels.

**Supplemental Coverage Option (SCO)**

SCO is a new crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. The amount of SCO coverage depends on the liability, coverage level, and approved yield of your underlying policy. SCO is available in all 96 counties. For further information visit the SCO fact Sheet at: www.rma.usda.gov/news/currentissuesfarmbill/2014NationalSupplementalCoverageOption.pdf.

**APH Yield Exclusion**

The Yield exclusion (YE) option, when elected, allows you to exclude yields from your actual production history when the actuarial documents provide that the county average
yield for that crop year is at least 50 percent below the
10 previous consecutive crop years' average yield. A
crop year that has been determined eligible for exclusion
in a county will also be eligible for exclusion in
contiguous counties.

Producers who have either Catastrophic Risk Protection
or buy-up insurance policies can use this program. For
further information visit the APH Yield Exclusion fact

**Replant Provisions**

A replanting payment is allowed only if the crop is
damaged by a covered cause of loss so the remaining
stand will not produce at least 90 percent of your bushel
guarantee and it is practical to replant. The maximum
replanting payment will be the lesser of 20 percent of
the bushel guarantee, or 3 bushels times your price
election. No replanting payment will be made on
acreage first planted before the earliest planting date.
Not available with CAT or ARPI plans of insurance.

**Late Planting**

These provisions provide protection on acreage that is
planted after the final planting date. The late planting
period begins the day after the final planting date for the
insured crop and ends 25 days after the final planting
date.

**Prevented Planting**

These provisions provide protection on acreage that
cannot be planted. Your prevented planting coverage
will be 60 percent of your production guarantee for
timely planted acreage. If you have additional coverage
and pay an additional premium, you may increase your
prevented planting coverage to a level specified in the
actuarial documents. In lieu of Section 17(f)(5)(ii) of the
Common Crop Insurance Basic Provisions, haying or
grazing a cover crop will not impact eligibility for a
prevented planting payment provided such action did
not contribute to the acreage being prevented from
planting.

**Loss Example**

Under yield protection a loss occurs when the bushels of
soybeans produced for the unit fall below the production
guarantee because of damage from a covered cause of
loss. Under revenue protection a loss occurs when the
value of production - count is less than the revenue
protection guarantee because of a production loss and/or
a loss of revenue.

Assume a 40 bushel per acre APH yield,
75-percent coverage level, 100 percent of the price, a
projected price of $11.36, a harvest price of $9.65, and
basic unit coverage.

**Yield Protection**

\[
\begin{align*}
40 \times 0.75 \times 30 \times $11.36 & = $340.80 \\
& \text{APH yield bushels/acre} \\
& \text{Coverage level} \\
& \text{Bushel guarantee} \\
& \text{Projected price} \\
& \text{Insurance guarantee} \\
& \text{Bushels per acre produced} \\
& \text{Projected Price} \\
& \text{Value of production} \\
& \text{Insurance guarantee} \\
& \text{Value of production} \\
& \text{Gross indemnity}
\end{align*}
\]

**Revenue Protection**

\[
\begin{align*}
40 \times 0.75 \times 30 \times $11.36 & = $340.80 \\
& \text{APH yield bushels/acre} \\
& \text{Coverage level} \\
& \text{Bushel guarantee} \\
& \text{Price used to determine value} \\
& \text{Insurance guarantee} \\
& \text{Bushels per acre produced} \\
& \text{Harvested Price} \\
& \text{Value of production} \\
& \text{Insurance guarantee} \\
& \text{Value of production} \\
& \text{Gross indemnity}
\end{align*}
\]

The price used to determine value in the revenue
protection example is the higher of projected price or
harvest price. Figures shown per acre. Guarantees and
losses are paid by unit. See policy provisions or ask your
crop insurance agent for more information.

**Where to Buy Crop Insurance**

All multi-peril crop insurance, including CAT policies,
are available from private insurance agents. A list of
crop insurance agents is available at all USDA service
centers and on the RMA website at:
www.rma.usda.gov/apps/agents/.

**Contact Us**

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Topeka Regional Office
2641 SW Wanamaker Rd., Suite 201
Topeka, KS 66614
Telephone: (785) 228-5512
Fax: (785) 228-1456
E-mail: rsoks@rma.usda.gov
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