United States Department of Agriculture

A Risk Management Agency Fact Sheet 2016 Crop Year

Topeka Regional Office — Topeka, KS

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Sugar Beets

Colorado

Crop Insured

Sugar beets are insurable if:

- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are planted for harvest as sugar beets;
- They are grown under a sugar beet processor contract executed before the acreage reporting date;
- They are not excluded from the contract at any time during the crop year; or
- They are grown and insured under the Sugar Beet Crop Provisions (98-039).

Sugar beets are not insurable if they are:

- Interplanted with another crop, unless allowed by written agreement;
- Planted into an established grass or legume, unless excepted;
- Planted prior to submitting a properly completed application;
- Planted on acreage in any crop year following discovery of rhizomania unless planted to a rhizomania resistant variety approved by the contracting sugar beet company; or
- Following a cover crop that does not meet the criteria outlined in the special provisions.

Insurance will not begin on any acreage on which sugar beets were grown the preceding crop year unless the following requirements apply:

- Plant growth on the sugar beet acreage planted the preceding year was mechanically or chemically terminated prior to June 20 of that year;
- The sugar beet acreage being terminated was not affected by disease; or
- The acreage terminated was fallowed or planted to another crop, which is not a host to the sugar beet nematode.

Counties Available

Sugar beets are insurable in Adams, Boulder, Larimer, Logan, Morgan, Phillips, Sedgwick, Washington, Weld, and Yuma counties. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least the 3 most recent years of production history for sugar beets or a similar crop. Contact a crop insurance agent for more information.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, if caused by an insured peril during the insurance year;
- Insect damage, but not damage due to insufficient or improper application of control measures;
- 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:

- Date your application is accepted; or
- Date when the sugar beets are planted by the final planting date designated.

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 on the unit;
- Abandonment of the crop; or
- November 15.

Reporting Requirements

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

Important Dates

Sales Closing Date ………….…….... March 15, 2016
Cancellation Date …………....….. March 15, 2016
Earliest Planting Date ….……....... March 21, 2016
Final Planting Date …………….…. May 20, 2016
Acreage Report Date ……...…….. July 15, 2016
Premium Billing ………….....….. August 15, 2016
End of the Insurance …........… November 15, 2016

Coverage Levels and Premium Subsidies

Sugar beets may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. If you choose the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Coverage Level		0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Subsidy Factors	Basic Unit	0.670	0.640	0.640	0.590	0.590	0.550	0.480	0.380
	Optional unit	0.670	0.640	0.640	0.590	0.590	0.550	0.480	0.380

For coverage levels above the Catastrophic Risk Protection (CAT) level, in addition to premium costs, administrative fees are $30 per crop per county.

Catastrophic Coverage

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, regardless of the acreage.

Production Guarantee

Yields are based on actual production records reported to your crop insurance agent or company. Sugar beet production guarantees are based on two stages. The first stage provides 60 percent of the final stage guarantee. The first stage is from planting until July 1. The final stage provides 100 percent of the final stage production guarantee. The final stage applies to all insured sugar beets that complete the first stage. The production guarantee is expressed in standardized tons.

Price Elections

Price at which you are compensated per ton in the event of a loss is based on the percentage of the established price you have chosen. Price election percentage choices for this crop year are 55 percent to 100 percent of the prices shown below.

Established price …………………… $48.00 per ton

The contract price is only available for certified organic sugar beets. See the Contract Price Addendum for details.

Insurance Units

Basic Unit - A basic unit includes all of your insurable sugar beet acreage in the county by share arrangement.
Optional Unit - Basic units may be divided into optional units only if you have a sugar beet processor contract that requires the processor to accept all production from a number of acres specified in the sugar beet processor contract. Acreage insured to fulfill a sugar beet processor contract, which provides that the processor will accept a designated amount of production or a combination of acreage and production is not be eligible for optional units.

Insurance Plans

APH is the only insurance plan available for sugar beets. The production guarantee is based on individual yield history. Optional and basic units are available.

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 counties. For more information visit the SCO fact sheet at www.rma.usda.gov/pubs/rme/2016sco.pdf.

APH Yield Exclusion (YE)

The APH YE option, when chosen, 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 is also eligible for exclusion in contiguous counties. Producers who have either CAT or buy-up insurance policies can use this program. For more information visit the APH Yield Exclusion fact sheet at www.rma.usda.gov/pubs/rme/aphye.pdf.

Replant Provisions

A replanting payment is allowed if the crop is damaged by an insurable cause of loss so the remaining stand does not produce at least 90 percent of the final stage production guarantee for the acreage, and it is practical to replant. The maximum amount of the replanting payment per acre is $80.00, multiplied by your insured share.

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. The production guarantee or amount of insurance for each acre planted to the insured crop during the late planting period is reduced by 1 percent per day for each day planted after the final planting date.

Prevented Planting

These provisions provide protection on acreage that cannot be planted. Your prevented planting coverage is 45 percent of the production guarantee for timely planted acreage. Additional prevented planting coverage levels are available for sugar beets. Haying or grazing a cover crop does not impact eligibility for a prevented planting payment, provided such action did not contribute to the acreage being prevented from planting.

Sugar Beet Stage Removal Option Pilot

You can choose this option on your insurance policy. This pilot option removes the first stage guarantee and all indemnities are calculated using the final stage guarantee. You pay an additional premium for this option. This option is not available with CAT coverage.

Loss Example

A loss occurs when crop production falls below the guaranteed tonnage because of damage from a covered cause of loss. Production-to-count is adjusted using the raw sugar percent compared to the sugar percent in the special provisions. Assume 65-percent coverage level, a 100-percent price election of $48.00, an average APH yield of 16 tons per acre, and a raw sugar percent of 16.8, listed in the special provisions.

	16	Tons per acre APH yield
x	0.65	Coverage level
	10.4	Tons per acre guarantee
-	5.9	Tons per acre produced at 16.8 percent
	4.5	Tons per acre loss
x	$48.00	Price election
	$216.00	**Gross indemnity**

Figures are shown per acre. Guarantees and losses are paid by unit. See the policy provisions or ask your crop insurance agent for more information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, is 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 www.rma.usda.gov/tools/agent.html.

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