

St. Paul Regional Office — St. Paul, MN

Revised February 2018

Processing Sweet Corn

Iowa, Minnesota, and Wisconsin

Crop Insured

You can insure processing sweet corn if:

- It is grown on insurable acreage;
- Premium rates are provided;
- You have a share; and
- It is grown under, and in accordance with, a processor contract.

Counties Available

See counties available in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2018/CropCriteria.aspx.

The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an 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, including:
 - ♦ excess moisture that prevents harvesting equipment from entering the field or prevents the timely operation of harvesting equipment; or
 - ♦ abnormally hot or cold temperatures that cause an unexpected number of acres over a large producing area to be ready for harvest at the same time, affecting the timely harvest of a large number of acres or the processing of such production is beyond the capacity of the processor, either of which causes the acreage to be bypassed;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- Fire, if due to natural causes;
- Insects and Plant Disease, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- Date we accept your application; or
- Date when the processing sweet corn is planted.

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Date the crop should have been harvested, but was not;
- Abandonment of the crop;
- Harvest of the crop;
- The date you fulfill your processor contract if the contract stipulates a specific amount of production to be delivered;
- Final adjustment of a loss;
- September 20, 2018 in Minnesota and Wisconsin; or
- September 30, 2018 in Iowa.

Important Dates

Sales Closing/Cancellation	March 15, 2018
Final Planting	June 20, 2018
End of Late Planting Period	July 15, 2018
Acreage Reporting	July 15, 2018
Premium Billing	August 15, 2018
Production Reporting	April 29, 2019

Reporting Requirements

Acreage Report - You must report all of your processing sweet corn acreage in the county and provide a copy of all processor contracts by the acreage reporting date.

Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example if you select the 75-percent coverage level, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

Coverage Level (percent)		50	55	60	65	70	75	80	85
Subsidy Factor	Basic Unit	67	64	64	59	59	55	48	38
	Optional Unit	67	64	64	59	59	55	48	38

Price Election

A price election is the price you are paid per ton if you have a loss. This is the base contract price stated in your processor contract.

Unit Division

Basic Unit (BU) - If the processor contract specifies the number of acres to be planted, a basic unit consists of all your insurable processing sweet corn acreage in the county by share arrangement. If the processor contract specifies the amount of production to be delivered, a basic unit consists of all acreage planted to the insured crop in the county that will be used to fulfill contracts with each processor. Premiums discounts apply.

Optional Unit (OU) - If the processor contract specifies the number of acres to be planted, and if a basic unit consists of land in two or more sections and certain record keeping requirements are met, you may apply for optional units by section.

Insurance Plans

Actual Production History (APH) - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.

Catastrophic Coverage (CAT) - Covers 50 percent of your APH yield and 55 percent of the projected price.

Endorsements and Options

Supplemental Coverage Option (SCO) - Provides additional coverage for a portion of your underlying crop insurance policy deductible.

APH Yield Exclusion Option - Allows you to exclude actual yields from your APH for select counties, and contiguous counties, in years that had an average county yield of at least 50 percent below the average county yield of the ten previous crop years. Available with CAT or buy-up policies.

Yield Cup Option - Prevents your approved APH yield from decreasing by more than 10 percent from the prior year's approved APH yield. A cup will apply to an APH database when your approved APH yield, calculated using other yield measures, is less than 90 percent of the prior year's approved APH yield. It only applies to APH databases with at least one actual or assigned yield and is only available for carryover policies. Beginning with the 2018 crop year, this option is available for an additional

premium and will automatically apply to your policy for the 2018 crop year, unless you cancel the option by the crop's cancellation date. This option is continuous and remains in effect unless cancelled. Not available with CAT policies.

Late and Prevented Planting

Late Planting Period - Begins the day after the final planting date and ends 25 days after the final planting date. Your insurance guarantee will be reduced by one percent per day for each day planted after the final planting date. After 25 days, your prevented planting coverage will be 40 percent of your insurance guarantee for timely planted acreage. You may purchase additional prevented planting coverage.

Prevented Planting - You may receive a prevented planting payment if you are unable to plant on or before the final planting date or within any applicable late planting period because of an insurable cause. Additional prevented planting coverage is not available on CAT policies.

Loss Example

This example assumes a 7.0 tons per acre APH yield, 75-percent coverage level, and basic unit coverage.

	7.0	Tons per acre APH yield
x	0.75	Coverage level
	5.25	Tons guarantee
-	3.0	Actual tons per acre produced
	2.25	Tons per acre loss
x	\$171.00	Price election (assumed contract price)
	\$384.75	Indemnity

Figures shown on a per acre basis. Guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. See policy provisions.

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/tools/agent.html.

Contact Us

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