



United States Department of Agriculture  
Risk Management Agency

March, 2010

## 2010 COMMODITY INSURANCE FACT SHEET

# Rice/APH Plan

## Louisiana

### Crop Insured

The crop insured will be rice planted for harvest as grain. In counties where premium rates are not provided by an actuarial table, the crop may be insurable by written agreement if specific criteria are met.

### Counties Available

See your crop insurance agent for a listing of eligible counties.

### Causes of Loss

Adverse weather conditions (except drought)  
Earthquake  
Failure of the irrigation water supply (if caused by an insured cause of loss shown above) drought or intrusion of saline water  
Fire  
Insects\*  
Plant disease\*  
Volcanic eruption  
Wildlife

All specified causes of loss must be due to a naturally occurring event.

\*But not damage due to insufficient or improper application of pest or disease control measures.

### Insurance Period

Coverage usually begins when the crop is planted and ends at the earliest of:

Total destruction of the crop;  
Harvest of the rice;  
Final adjustment of a loss;  
Abandonment of the crop; or  
October 31, 2010.

### Reporting Requirements

You must timely report to your agent all acres of the crop in the county in which you have a share.

### Important Dates

Sales Closing ..... February 28, 2010  
Cancellation Date..... February 28, 2010  
Final Planting Date Southwest.....May 08, 2010\*  
Final Planting Date South Central.....May 15, 2010\*  
Final Planting Date North Region.... May 31, 2010\*  
Acreage Report Date..... July 15, 2010

\*See your crop insurance agent for a list of parishes that apply to these regions.

### Definitions

**Cancellation date** - The calendar date specified in the Crop Provisions on which coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated in accordance with the policy terms.

**Production Guarantee** - Number of bushels guaranteed per acre, determined by multiplying your average yield per acre (based on your production records) times the coverage level percentage you elect.

**Price Election** - Price of compensation per bushel in case of loss.

### Coverage Levels and Premium Subsidies

**Catastrophic Coverage:** 50 percent of your average yield and 55 percent of the established price.

**Additional Coverage:** 50, 55, 60, 65, 70, 75, 80, or 85 percent of your average yield and up to 100 percent of the price election.

**Premium Subsidies:** varies based on coverage level.

### Replant Provisions

*(Not available under catastrophic coverage)*

A replanting payment is allowed if your rice crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum payment will be the lesser of

20 percent of the production guarantee or 400 pounds, multiplied by your price election, multiplied by your insured share.

### Late and Prevented Planting

These provisions provide protection on acreage that is planted late or that cannot be planted by the final planting date or within the 25-day late planting period. Please consult a crop insurance agent for details..

### LOSS EXAMPLE – RICE (GRAIN)

*(Based on Actual Production History yield of 6,500 pounds per acre, 65-percent coverage level, \$0.11 price election, 100-percent share, and one basic unit.)*

|           |                                               |
|-----------|-----------------------------------------------|
| 6,500     | lbs. per acre average yield (APH)             |
| x .65     | coverage level                                |
| 4,225     | lbs. per acre guarantee                       |
| - 2,050   | lbs. per acre actually produced               |
| 2,175     | lbs. per acre loss                            |
| x \$0.11  | price election                                |
| \$ 239.25 | gross indemnity per acre                      |
| - 8.00    | estimated premium per acre (varies by county) |
| \$ 231.25 | <b>net indemnity per acre</b>                 |

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