



United States Department of Agriculture
Risk Management Agency

October 2008

2009 COMMODITY INSURANCE FACT SHEET

Sunflowers

Montana

Crop Insured

The crop insured is all oil and confectionery sunflowers planted and grown for harvest as seed in which the producer has a share, and for which a premium rate is provided by the actuarial table. Sunflowers in counties with no actuarial table are not insurable unless a written agreement is issued. See your crop insurance agent for details on requesting a written agreement.

Counties Available

Irrigated and Non-Irrigated: Wibaux

Irrigated only: Blaine, Daniels, Dawson, Fergus, Judith Basin, McCone, Petroleum, Phillips, Richland, Roosevelt, Sheridan, Valley.

Causes of Loss

Adverse weather conditions¹
Failure of irrigation water supply²
Fire
Insects³
Plant disease³
Wildlife

¹Includes excessive moisture that prevents timely harvesting and abnormal temperatures that result in bypassed acreage because too much acreage was ready for harvest than could be feasibly harvested, or the processing of such production was beyond the capacity of the processor.

²If caused by an insured cause of loss.

³But not due to insufficient or improper application of control measures.

Insurance Period

Insurance attaches on the later of the date we accept your application or the date the insured crop is planted and ends the earliest of: 1) total destruction of the crop, 2) October 31, 3) harvest, 4) abandonment of the crop, or 5) final adjustment of a loss.

Reporting Requirements

Acreage Report—You must report all acreage of your sunflowers both insured and uninsured.

Important Dates

Sales Closing/Cancellation.....	March 15
Initial Planting Date.....	May 11
Final Planting Date.....	June 10
Production Reporting Date.....	April 29
Acreage Reporting Date.....	June 30
Billing Date.....	October 1

Duties in the Event of Damage or Loss

- (1) Protect the crop from further damage by providing sufficient care;
- (2) Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period)

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 1,500 pounds per acre would result in a guarantee of 1,125 pounds per acre at the 75-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300, regardless of the acreage.

Price Elections

Oil.....	TBA
Confection.....	TBA

Insurance Units

Your insurable acreage will be grouped into one or more units in order to establish the approved yield, calculate a guarantee, and determine any indemnity.

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

Optional Units: In addition to, or instead of, establishing optional units by section, section equivalent, and by irrigated and non-irrigated acreage as provided in the unit division provisions contained in the basic provisions, a separate optional unit may be established for each sunflower type shown in the special provisions. The 10-percent discount will not apply.

Replant Provisions

A replanting payment is allowed if the crop is damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90 percent of the production guarantee for the acreage and it is practical to replant.

Prevented Planting

Coverage is available at 60 percent of the production guarantee for timely planted acreage. When paying an additional premium, limited or additional levels of coverage may increase the prevented planting payment to a level specified in the applicable county actuarial document.

Rotation Requirements

Insurance will not attach to any acreage on which sunflowers, canola, crambe, dry beans, safflowers, mustard, or rapeseed was planted in the previous crop year.

Administrative Fees

Catastrophic (CAT) Coverage: \$300 per crop per county. No additional insurance premium is charged.

Buy Up Coverage: \$30 per crop per county
An additional insurance premium is charged.

Loss Example

A grower plants 100 acres of oil type sunflower with no optional units and with 100-percent share.

The field will be irrigated and inter-tilled between rows. The grower is a new producer and is assigned a transitional yield of 1,225 pounds per acre. The grower elects 100 percent of the established price. It is discovered that sunflower midge has reduced production to 612.5 pounds per acre.

1,225	Pounds acre guarantee
x 100	Acres
122,500	Pounds total guarantee
612.5	Pounds per acre
x 100	Acres
61,250	Pounds actual production
122,500	Guarantee
- 61,250	Actual production
61,250	Hundredweight loss
x 100%	of the price (\$0.1815 per pound)
= \$11,116.88	Indemnity payment (rounded)

Your premium will be deducted from an indemnity payment.

Where to Purchase

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site:
<http://www3.rma.usda.gov/tools/agents/>

Regional Contact for RMA

USDA/Risk Management Agency

Billings Regional Office

3490 Gabel Road, Suite 100

Billings, MT 59102-7302

Phone: 406-657-6447

Fax: 406-657-6573

E-mail: rsomt@rma.usda.gov

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