Billings Regional Office — Billings, MT

Revised December 2014

Sunflower

South Dakota

Crop Insured

Oil and confectionery sunflowers planted and grown for harvest as seed are insurable in counties where premium rates are shown on the actuarial documents. Sunflowers in counties with no actuarial documents may be insurable by written agreement.

Counties Available

Insurance coverage is available in all counties except: Bon Homme, Butte, Clay, Custer, Fall River, Harding, Hutchinson, Lawrence, Lincoln, Minnehaha, Moody, Turner, Union, and Yankton.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Change in harvest price from the projected price (revenue protection plans only);
- Failure of irrigation water supply, if caused by an insured peril occurring during the insurance period;
- Fire;
- Insects and plant diseases, 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 the date your application is accepted or the date the insured crop is planted. Coverage ends the earliest of:

- Total destruction of the crop;
- November 30;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates

Sales Closing………..………..…....March 15, 2015
Initial Planting …….…………....…..April 26, 2015
Final Planting...(by county) June 15 or June 20, 2015
Acreage Reporting…………...…...…..July 15, 2015
Premium Billing……...…....……....August 15, 2015
Production Reporting……........……..April 29, 2016

Reporting Requirements

Acreage Report - You must report all acreage of your sunflowers in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreage reporting date.

Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is 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. There is no additional premium for CAT. For insurance coverage above 50 percent (buy up), a $30 administrative fee is charged per crop per county. Additional premium applies. Premium is discounted for all units except optional units. Optional units are available by type.

For example, at the 75 percent coverage level, an average yield of 1200 pounds per acre would result in a guarantee of 900 pounds per acre and a producer paid premium of 33 percent of the base premium with an enterprise unit.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
	Premium Subsidy							
Basic/Optional Unit	67	64	64	59	59	55	48	38
Enterprise Unit	80	80	80	80	80	77	68	53
Whole Farm Unit	80	80	80	80	80	80	71	56

Whole Farm Units are only available with revenue protection

Price Elections

The price basis will be according to the Commodity Exchange Price Provisions (CEPP) and is published in the actuarial documents. The CEPP can be found on the RMA public website under the Common

Crop Insurance Policy.
Contract pricing options are available for certified organic crops grown under guaranteed contracts.

Insurance Plans Available

Yield Protection - Provides protection against a production loss only. Guarantee is based on individual yield history multiplied by the projected price.

Revenue Protection - Provides protection against loss of revenue due to a production loss, price decline or increase, or a combination. Guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price.

Revenue Protection with Harvest Price Exclusion - Provides protection against loss of revenue due to a production loss and/or price decline. Guarantee is determined by multiplying the production guarantee by the projected price.

A request to change insurance plans must be made to your agent no later than the sales closing date.

Additional Coverage Options

Trend Adjusted Yield - Allows producers to increase their yield guarantee based on the county's historical yield trend. Only available in select counties for select types and practices.

Rotation Requirements

Rotation requirements apply. See actuarial documents.

Duties in the Event of Damage or Loss

- Protect the crop from further damage by providing sufficient care;
- Notify your agent within 72 hours of your initial discovery of damage (but not later than fifteen days after the end of the insurance period); and
- You cannot destroy or put the crop to another use without prior approval.

Loss Example

This example assumes an actual production history (APH) average yield of 1500 pounds per acre, 75 percent coverage level, one basic unit, and 100 percent share in the crop.

Yield Protection Example:

1500	Pounds per acre APH yield
x 0.75	Coverage level
1125	Pound guarantee per acre
- 750	Pounds per acre actual yield
375	Pounds per acre loss
x $0.33	Projected price
$123.75	**Indemnity per acre**

Revenue Protection Example:

1125	Pound guarantee per acre
x $0.33	Projected price
$371.25	Guarantee per acre
1125	Pounds per acre actual yield
x $0.28	Harvest price
$315.00	Revenue to count per acre
$371.25	Guarantee per acre
- $315.00	Revenue to count per acre
$56.25	**Indemnity per acre**

Your premium will be deducted from an indemnity payment.

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: www3.rma.usda.gov/apps/agents/.

Contact Us

USDA/Risk Management Agency
Billings Regional Office
3490 Gabel Road, Suite 100
Billings, MT 59102-7302
Telephone (406) 657-6447
Fax (406) 657-6573
E-mail: rsomt@rma.usda.gov

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