



United States Department of Agriculture
Risk Management Agency

January 2005

2005 COMMODITY INSURANCE FACT SHEET

Barley - Flax - Oats

Alaska, Idaho, Oregon, Washington

Crop Insured

Barley The crop will be barley planted for harvest as grain. A mixture of grains if barley is predominant and intended for harvest as grain, may be insured as barley if provided for by the actuarial document.

Flax The crop insured will be flax planted for harvest as grain.

Oats The crop will be oats planted for harvest as grain. A mixture of grains if oats is predominant and intended for harvest as grain, may be insured as oats if provided for by the actuarial document.

Causes of Loss

Adverse weather conditions
Earthquake
Failure of the irrigation water supply
Fire
Insects (but not damage due to insufficient or improper application of disease control measures)
Plant disease (but not damage allowed because of insufficient or improper application of pest control measures)
Volcanic eruption
Wildlife

Insurance Period

Insurance attaches on the later of the date of application or at the time of planting and ends the earliest of: 1) total destruction of the insured crop on the unit; 2) harvest of the unit; 3) final adjustment of a loss on the unit; 4) September 25 following planting in Alaska; or October 31 of the calendar year in which the crop is normally harvested in Idaho, Oregon, and Washington States; or 5) abandonment of the crop on the unit. (Contact your insurance agent for details.)

Availability

BARLEY

Alaska – Fairbanks North Star, Matanuska-Susitna Valley, Southeast Fairbanks, and Valdez-Cordova

Idaho – All counties **except** Shoshone

Oregon – All counties **except** Clatsop, Coos, Curry, Hood River, Lincoln and Tillamook

Washington – All counties **except** Jefferson

FLAX

Idaho – Idaho county

OATS

Alaska – Southeast Fairbanks

Idaho – All counties **except** Boise, Lemhi, and Shoshone

Oregon – All counties **except** Baker, Clatsop, Coos, Curry, Deschutes, Grant, Hood River, Jackson, Josephine, Lincoln, and Tillamook

Washington – All counties **except** Benton, Chelan, Clallam, Clark, Franklin, Grays Harbor, Island, Jefferson, King, Kitsap, Mason, Pacific, Pierce, Skamania, Thurston, and Wahkiakum

Important Dates

Sales Closing..... March 15*
Final Planting Date..... See County Actuarial
Acreage Report Date June 30*
Cancellation & Termination Date March 15*
* Barley with the Winter Coverage Endorsement Sales
Closing/Cancellation – September 30;
Acreage Reporting—December 15

Price Elections

Price at which you are compensated per bushel in the event of a loss. Choice of **55** to **100** percent of the established price election. (Contact your crop insurance agent for price election changes for the current crop year.)

Production Guarantees

Yields are based on actual production records reported to your insurance agent and/or company. There is also an optional adjustment of low yields in your actual production history; contact your insurance agent for specific details.

Guarantee Choices

Choice of **50 to 75 percent** of your approved average yield (5-percent increments) in all counties with a program. Barley also has 80- and 85-percent levels of coverage available in Alaska, Idaho, Oregon and Washington.

Reporting Requirements

Acreage Report: You must report to your insurance company all acreage of the insured crop in the county in which you have a share.

Administrative Fees

Catastrophic (CAT) Coverage: \$100 per crop per county.

Additional Coverage: \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

Catastrophic Coverage

Catastrophic (CAT) coverage is available at the 50 percent coverage level and 55 percent of maximum price election.

Late and Preventive Planting

These provisions, under specific circumstances, 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 your crop insurance agent to determine eligibility factors.

Replant Provisions

Applicable to barley, flax or oats, beginning crop year 2004.

Malting Barley Price and Quality Endorsement

Barley growers producing malting barley may select **Option A** (production contracted after the sales closing date, non-contracted production or a combination of contracted and non-contracted production) or **Option B** (contracted production only) which provides coverage for malting barley production and quality losses for the value per bushel greater than that offered under the small grains policy.

Where to Purchase

All MPCI, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA website at:

<http://www3.rma.usda.gov/tools/agents/>

Regional Contact for RMA

USDA/Risk Management Agency

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