



United States Department of Agriculture
Risk Management Agency

February 2005

2005 COMMODITY INSURANCE FACT SHEET

Corn

Idaho, Oregon, Washington

Crop Insured

The crop insured will be all the **field corn** planted for harvest as grain or silage type(s) insurable in your county. Contact your insurance agent for specific details.

Counties Available

Idaho: Ada, Bingham, Canyon, Cassia, Elmore, Franklin, Gem, Gooding, Jefferson, Jerome, Lincoln, Madison, Minidoka, Owyhee, Payette, Twin Falls, and Washington counties

Oregon: Baker, Benton, Clackamas, Columbia, Coos, Douglas, Jackson, Josephine, Lane, Linn, Malheur, Marion, Morrow, Multnomah, Polk, Umatilla, Washington and Yamhill counties

Washington: Adams, Benton, Clark, Cowlitz, Ferry, Franklin, Grant, Grays Harbor, Island, Jefferson, King, Kitsap, Kittitas, Klickitat, Lewis, Lincoln, Okanogan, Pierce, Skagit, Snohomish, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom and Yakima counties

Causes of Loss

Adverse weather conditions; fire; insects, but not damage due to insufficient or improper application of pest control measures; plant disease, but not damage due to insufficient or improper application of disease control measures; wildlife; earthquake; volcanic eruption; or failure of the irrigation water supply due to any unavoidable cause of loss occurring within the insurance period.

Insurance Period

Insurance attaches at the time of planting and ends the earliest of: 1) total destruction of the crop; 2) combining, or picking corn for grain or severing the stalk from the land and chopping for the purpose of livestock feed; 3) final adjustment of a loss; or 4)

September 30 for corn insured as **silage** in all Idaho, Oregon and Washington counties; **October 31** for corn insured as **grain** in Clark, Cowlitz, Grays Harbor, Island, Jefferson, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Wahkiakum, and Whatcom counties, Washington; **December 10** for corn insured as **grain** in all other Idaho, Oregon and Washington counties.

Important Dates

Sales Closing..... March 15
Final Planting Date..... See County Actuarial
Acreage Report Date..... June 30
Cancellation & Termination Date March 15

Price Elections

Price at which you are compensated per bushel, or per ton for silage, in the event of a loss. Choices vary by level of guarantee. (Please check with your crop insurance agent for price election changes for the current crop year.)

Guarantee Choices

Choice of **50 to 75** percent of your approved average yield in 5-percent increments.

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, the type and practice, and your share at the time of planting.

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.

Replant Provision

A replanting payment is allowed if the corn is damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90% of the production guarantee for the acreage and it is practical to replant. (A replant payment is not applicable to catastrophic coverage policies.) Contact your crop insurance agent for further details.

Prevented Planting

Coverage is 60 percent of your production guarantee for timely planted acreage. If you have additional levels of coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

Loss Example

Corn

Example assumes 100-percent share, 65-percent coverage level and a 100-percent price election of \$2.45 and an average yield of 100 bushels per acre.

100	Bushel per acre (APH)
<u>x.65</u>	Coverage level
65	Bushel per acre guarantee
<u>x 100</u>	Acres
6,500	Bushel unit guarantee
<u>-1,200</u>	Bushel production
5,300	Bushel loss
<u>x \$2.45</u>	Price election
\$12,985	Indemnity

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

Spokane Regional Office

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