



United States Department of Agriculture  
Risk Management Agency

May 2010

## 2010 COMMODITY INSURANCE FACT SHEET

# Potatoes

## California

### Crop Insured

Russet and all other varieties of potatoes that are grown in irrigated fields can be insured. Potatoes planted with certified seed for human consumption must be insured. The policy does not cover potatoes that are:

- Planted into an established grass or legume; or
- grown on acreage on which potatoes were planted the preceding crop year unless:
  - Allowed by a written agreement in the counties of Modoc or Siskiyou, or
  - In Kern and Riverside counties, the land was properly fumigated prior to planting potatoes, or
  - In San Joaquin County, the land was properly treated with a nematicide/ insecticide prior to planting potatoes.

### Counties Available

Potatoes are insurable in Kern, Modoc, Riverside, San Joaquin and Siskiyou counties. Potatoes in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

### Causes of Loss

- Adverse weather conditions<sup>1</sup>
- Earthquake
- Failure of irrigation water supply<sup>2</sup>
- Fire
- Insects<sup>3</sup>
- Plant disease<sup>3</sup>
- Wildlife<sup>4</sup>

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>But not damage due to insufficient or improper application of control measures.

<sup>4</sup>Unless wildlife control measures have not been taken.

### Insurance Period

Insurance begins when the potatoes are planted and ends at the earliest of:

- Total destruction of the potatoes
- Harvest of the crop
- Final adjustment of a loss
- Abandonment of the crop
- Calendar date specified in the policy

### Important Dates

#### Sales Closing

Winter / Summer Planted.....	November 30
Spring Planted .....	March 15

#### Acreage Reporting

Winter Planted .....	March 30
Summer Planted .....	October 1
Spring Planted .....	June 30

\*Dates vary by county. Please see your agent for specific information.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average potato yield of 400 cwt. per acre would result in a 200 cwt./acre guarantee at the 50% coverage level, etc.

**Catastrophic (CAT) Coverage** is fixed at **50 percent** of your average yield and **55 percent** of the price election.

**Price Election:** Used to calculate your premium or indemnity. Price elections may vary by county. Please consult a crop insurance agent.

## Cost of Crop Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent or your local county FSA office for an agent listing.

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## Loss Example

Example assumes an average yield of 400 cwt. per acre, winter planted in kern county, 65-percent coverage level, basic units, and 100-percent share.

400	Cwt. per acre average yield (APH)
x .65	Coverage Level
260	Cwt. per acre guarantee
- 200	Cwt. per acre actually produced
60	Cwt. per acre loss
x 11.45	Price election (at 100 percent)
<b>\$ 687.00</b>	<b>Gross indemnity per acre</b>

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## Where to Purchase Crop Insurance

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 at:

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

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