



United States Department of Agriculture
Risk Management Agency

January 2011

2011 COMMODITY INSURANCE FACT SHEET

Dry Beans

California

Crop Insured

Edible dry beans (such as blackeye, kidney, pinto, pink, lima, yellow, garbanzo and cranberry) can be insured under the dry bean crop provisions. Please contact your agent for the types insured by county. Other types may be insured by written agreement.

Counties Available

Dry beans are insurable in: Butte, Colusa, Fresno, Glenn, Kern, Kings, Madera, Merced, Monterey, Sacramento, San Joaquin, Santa Barbara, Solano, Stanislaus, Sutter, Tehama, Tulare, and Yolo counties. Crop may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

- Adverse weather conditions¹
- Earthquake
- Failure of irrigation water supply²
- Fire³
- Insects⁴
- Plant disease⁴
- Volcanic eruption
- Wildlife⁵

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

⁴But not damage due to insufficient or improper application of control measures.

⁵Unless wildlife control measures have not been taken.

Important Dates

Sales Closing	February 28
Acreage Report Due	July 15

Insurance Period

Insurance period attaches when the beans are planted and ends at the earliest of :

- Total destruction of the beans
- Final adjustment
- Harvest of the unit
- November 15th

Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in pounds of beans. Individual amounts of insurance are based on the grower's production history. Each grower's approved average yield is calculated from 4 to 10 years of production records by an insurance agent. Producers can select a level of coverage ranging from 50 to 75 percent of their approved average yield and 55 to 100 percent of the price announced by the USDA, or Catastrophic Risk Protection (CAT) coverage based on 50 percent of their approved yield and 55 percent of the price.

Price Election: Price elections are used to calculate your premium and indemnity. For this crop, Price Elections vary by type and variety. Please contact 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 but 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 Farm Service Agency office for an agent listing.

Loss Example

Based on actual production history (APH) yield of 2000 pounds per acre, 75-percent coverage level, blackeye beans with a price election of \$.33 per pound, and 100-percent share.

2000	Pounds per acre average yield (APH)
<u>x .75</u>	Coverage level
1500	Pounds per acre guarantee
<u>- 1200</u>	Pounds per acre actually produced
300	Pounds per acre loss
<u>x \$.33</u>	Price election**
\$99.00	Indemnity per acre

**Price used above is for example only. Contact your crop insurance agent for current information.

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/>

Download Copies from the Web

Visit our online publications/fact sheets page at: http://www.rma.usda.gov/aboutrma/fields/ca_rso/

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