



United States Department of Agriculture  
Risk Management Agency

January 2011

## 2011 COMMODITY INSURANCE FACT SHEET

# Sugar Beets

## California

### Crop Insured

Sugar beets grown under a contract with a processor for processing as sugar.

### Counties Available

Sugar beets are insurable in Fresno, Imperial, Kern, Kings, Madera, Merced, San Joaquin, and Tulare counties. Sugar Beets 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>  
Failure of irrigation water supply<sup>2</sup>  
Fire  
Insects<sup>3</sup>  
Plant disease<sup>3</sup>  
Wildlife

<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.

### Insurance Period

Coverage begins when the sugar beets are planted and ends at the earliest of:

- Total destruction of the crop on the unit
- Harvest of the crop in the unit
- Final adjustment of a loss on a unit
- July 15 for Imperial county
- The last day of the 12<sup>th</sup> month after the insured crop was initially planted in all other counties
- Delivered production equals amount of contracted production

### Important Dates

Dates vary by county. Contact your crop insurance agent for specific information.

### Coverage Levels and Premium Subsidies

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

**Price Election** Price used to calculate your premium and indemnity: \$43.75 per ton

### 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 Farm Service Agency office for an agent listing.

## Loss Example

Based on average yield of 40 tons per acre, 75-percent coverage level, irrigated, and one basic unit, 100-percent share.

40	Tons per acre average yield (APH)
x .75	Coverage level
30	Tons per acre guarantee
- 20	Tons per acre actually produced
10	Tons per acre loss
x \$43.75	**Price election (at 100 percent)
<b>\$437.50</b>	<b>Gross indemnity per acre</b>

\*\*2011 price election used for example only.

## 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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