



United States Department of Agriculture  
Risk Management Agency

May 2012

## 2012 COMMODITY INSURANCE FACT SHEET

# Potatoes

## Arizona

### Crop Insured

Russet and all other potatoes varieties that are grown on irrigated fields may be insurable. Potatoes planted with certified seed for harvest and human consumption may be insurable.

### Counties Available

Potatoes are insurable in Maricopa and Pinal 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>  
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.

### Important Dates<sup>1</sup>

Sales Closing ..... November 30  
Final Planting Date (Pinal) ..... March 10  
Final Planting Date (Maricopa) ..... February 28  
Acreage Report Due ..... April 30

<sup>1</sup>Dates may vary by county. Please contact an agent for specific information.

### Insurance Period

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

- 1) Total destruction of the crop;
- 2) Harvest of the crop;
- 3) Final adjustment of a loss;
- 4) Abandonment of the crop; or
- 5) No later than July 25.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. Unit measure is hundredweight (cwt.). For example, an average potato yield of 400 cwt. per acre would result in a 200 cwt. per acre guarantee at the 50 percent coverage level. Producers may select 55 to 100 percent of a price announced by USDA.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election.

### Price Election

The price used to calculate your premium or indemnity.

Potatoes.....**\$10.00 per cwt.**

### Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

### Loss Example

Assume russets at an average yield of 400 cwt. per acre, winter-planted in Pinal county, 75-percent coverage level, and 100-percent share.

400	Cwt. per acre average yield
x .75	Coverage level percentage
300	Cwt. per acre guarantee
- 250	Cwt. per acre actually produced
50	Cwt. per acre loss
x \$10.00	Price election <sup>1</sup>
<b>\$ 500</b>	<b>Gross indemnity per acre</b>

<sup>1</sup>Price used above is for example only. Please contact a crop insurance agent for current information.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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/apps/agents/>

## Regional Contact

### USDA/Risk Management Agency

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