



United States Department of Agriculture  
Risk Management Agency

March 2012

## 2012 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:

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

### Important Dates

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

### Price Election

The price used to calculate your premium and indemnity

\$46.00 per ton

### Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on a your production history. Your approved, average yield is calculated from 4 to 10 years of production records provided to an insurance agent. You can choose a coverage level ranging from 50 to 75 percent of your approved average yield and 50 to 100 percent of a price announced by USDA. Or you can choose Catastrophic Risk Protection (CAT) coverage based on 50 percent of your approved yield and 55 percent of the price.

### 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, an 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 \$46	*Price election (at 100 percent)
<b>\$460</b>	<b>Gross indemnity per acre</b>

\*Price election used for example only.

## 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

Davis Regional Office

430 G Street, # 4168

Davis, CA 95616

Telephone: (530) 792-5870

Fax: (530) 792-5893

E-mail: [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)

### Download Copies from the Web

Visit our online fact sheets page at: [http://www.rma.usda.gov/aboutrma/fields/ca\\_rso/](http://www.rma.usda.gov/aboutrma/fields/ca_rso/)

---

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.