



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 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. Other types may be insured by written agreement. Please contact your agent for the types insured in your county.

### 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 conditions<sup>1</sup>  
Earthquake  
Failure of irrigation water supply<sup>2</sup>  
Fire  
Insects<sup>4</sup>  
Plant disease<sup>4</sup>  
Volcanic eruption  
Wildlife<sup>5</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>4</sup>But not damage due to insufficient or improper application of control measures.

<sup>5</sup>Unless wildlife control measures have not been taken.

### Important Dates

Sales Closing .....February 28  
Acreage Report Due ..... July 15

### Insurance Period

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

- 1) Total destruction of the beans;
- 2) Final adjustment;

- 3) Harvest of the unit; or
- 4) November 15.

### Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in pounds of beans. Individual insurance amounts are based on your production history. Your approved average yield is calculated from 4 to 10 years of production records you give to an insurance agent. You can select a level of coverage from 50 to 75 percent of your approved average yield and 55 to 100 percent of the price announced by the USDA. Catastrophic Risk Protection (CAT) coverage is also available and is based on 50 percent of your 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

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 actual production history (APH) yield of 2000 pounds per acre, 75-percent coverage level, blackeye beans with a price election of \$0.40 per pound, and 100-percent share.

2000	Pounds per acre average yield (APH)
<u>x .75</u>	Coverage level
1500	Pounds per acre guarantee

-	1200	Pounds per acre actually produced
	300	Pounds per acre loss
x	\$.40	Price election*
	\$120.00	<b>Indemnity per acre</b>

\*Price used above is for example only. 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/tapps/agents/>

## Regional Contact

### USDA/Risk Management Agency

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