



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Mint California

Crop Insured

Peppermint can be insured in your county if:

- 1) A premium rate is provided by the actuarial document in which you have a share;
- 2) The crop is planted for harvest and distillation as mint oil;
- 3) The crop has an adequate stand of 1.5 plants per square foot by the date coverage begins; and
- 4) The crop has been inspected and accepted by the insurance company for the first crop year or you certified the crop as having an adequate stand by the date coverage begins after the first year the crop is insured.

Counties Where Available

Crop insurance is available for peppermint in Modoc, Siskiyou, Shasta, and Lassen counties.

Causes of Loss

Adverse weather conditions

Earthquake

Failure of irrigation water supply¹

Fire

Insects²

Plant disease³

Volcanic eruption

Wildlife

¹If caused by an insured cause of loss.

²But not damage due to insufficient or improper application of pest control measures.

³Except Verticillium Wilt or due to insufficient or improper application of disease control measures.

Note: We will also not insure any production loss that:

- 1) Occurs after harvest; or
- 2) Is due to your failure to distill the crop, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period.

Insurance Period

Insurance coverage begins on each unit or part of a unit for acreage with an adequate stand on **May 16**. Insurance coverage ends for each unit or part of a unit at the earliest of:

- 1) Total destruction of the insured crop on the unit;

- 2) Final adjustment of a loss on a unit;
- 3) Final harvest;
- 4) Abandonment of the crop on the unit; or
- 5) **October 31**.

Important Dates

Basic Coverage Sales Closing	March 15
Basic Coverage Acreage Reporting Date	July 15
Winter Coverage Sales Closing Date	September 30
Winter Coverage Acreage Reporting Date ...	December 15
Cancellation Date	September 30
Termination Date	November 30

Winter Coverage Option

The provisions of the winter coverage option provide protection when any insured mint is damaged and does not meet the requirement of adequate stand before the beginning of the basic coverage. The option provides a guarantee equal to 60 percent of the total guarantee. Coverage will attach if you elect this option at the time of application, on or before the fall sales closing date for the crop year, pay the additional premium indicated in the actuarial documents, and have not elected coverage under the catastrophic option. If you elect this option, all of the insurable acreage in the county will be insured by this option.

Optional winter coverage begins November 1 for all mint acreage with an adequate stand on this date. Insurance protection provided under this option ceases on May 15, and coverage continues under the basic policy beginning the next day, May 16.

Guarantee and Price Election Options

Coverage is based on actual production history (APH) with choices of variable percentages of your approved average yield, from 50 percent up to 75 percent, in 5 percent increments. The price election, at which you are compensated in the event of a loss, is a choice of various percentages of the price established for the applicable crop year. Catastrophic Risk Protection (CAT) coverage is available at the 50 percent cov-

erage level and 55 percent of the established price. Contact your crop insurance agent for specific details.

Price Election

The price used to calculate your premium and indemnity.

\$24.25.....per pound of oil

Acreage Report

You must report all the acreage with an adequate stand in which you have a share (your share at the time insurance attaches) to your insurance agent. You must report the crop by type and practice.

Insurable Acreage

Insurance will not attach to any mint acreage where mint has been grown:

- 1) In the 3 crop years before for all counties;
- 2) In Siskiyou and Modoc where mint has been grown in the 8 crop years before; or
- 3) In Shasta and Lassen where mint has been grown in the 6 crop years before;

unless acreage older than the age requirements are approved to be insured in writing.

Unit Structure

The mint policy offers a **basic unit** by type (Peppermint) and share and an **optional unit** by Section. (No optional or type units under CAT.)

Cost

For CAT coverage, you 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 county Farm Service Agency office for an agent listing.

Loss Example

Assume 75-percent coverage level and a 100-percent price election per pound of \$24.25 and an average yield of 100 pounds per acre actual production history (APH):

100	Pounds per acre APH
x 75	Percent coverage level
75	Pound per acre guarantee
x 100	Acres
7,500	Pound unit guarantee
x \$24.25	Price coverage
\$181,875	Guarantee value
3,000	Pounds harvested production
x \$24.25	Price coverage
\$72,750	Harvested value
\$181,875	Guarantee value
- \$72,750	Harvested value
\$109,125	Loss indemnity

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 at all USDA service centers and 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

Download Copies from the Web
 Visit our online fact sheets page at:
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, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.