



United States Department of Agriculture
Risk Management Agency

January 2013

2013 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 Imperial county. 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 conditions¹
Failure of irrigation water supply²
Fire
Insects³
Plant disease³
Wildlife

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³But 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) Delivered production equals amount of contracted production.

Important Dates

Sales ClosingAugust 31
Final Planting Date..... October 15
Acreage Report DueJanuary 15

Price Election

The price used to calculate your premium and indemnity

\$56.70 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)
\$460	Gross indemnity per acre

*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

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