



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Small Grains

## Nevada

### Crop Insured

#### Barley, Oats and Wheat

- Grown for the production of grain, not forage.
- Irrigated production practices are insurable, as are fall and spring planted crops.
- Additional coverage endorsements are available for winter wheat.
- Coverage for all types of small grains may not be available in all counties.
- Producers must insure all or none of their acreage of each type of small grain in the county but do not have to insure all types of small grain.
  - For example, you may insure all your wheat and none of your barley.
- The insurance coverage on one type of small grain can differ from coverage on another small grain insured by the same producer.

### Programs Available

**Yield Protection:** The yield protection guarantee is determined by multiplying the production guarantee by the projected price.

**Revenue Protection:** The revenue protection guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price (not applicable to Oats).

**Revenue Protection with Harvest Price Exclusion:** The revenue protection guarantee is determined by multiplying the production guarantee by the projected price (not applicable to Oats).

### Counties Available

Small grains are insurable in multiple counties, by type. Small grains 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>2</sup>

#### Barley

Humboldt and Pershing

Sales Closing.....October 31

Acreage Report .....June 15<sup>2</sup>

All Other Counties

Sales Closing.....March 15

Acreage Report .....July 15

#### Oats

Sales Closing.....March 15

Acreage Report.....July 15

#### Wheat

Sales Closing.....October 31

Acreage Report.....June 15<sup>1</sup>

<sup>1</sup>Winter Coverage Endorsement— Nov 15

<sup>2</sup>Contact an agent for actual dates in your area.

### Insurance Period

Insurance coverage begins when the crop is planted and ends no later than the following October 31.

### Coverage Levels and Premium Subsidies

Your production measured in bushels of grain. You can choose a coverage level from 50 to 75 percent. Your approved average yield is based on from 4 to 10 years of production records. Catastrophic Risk

Protection (CAT) coverage is available under the yield protection plan but not the revenue plans. CAT coverage is based on 50 percent of your approved yield and 55 percent of the price.

### Projected Price Coverage

The prices below are used to calculate your premium and liability.

Barley .....	<b>\$5.90</b>
Oats.....	<b>\$3.55</b>
Wheat.....	<b>\$8.40</b>
Harvest Price for Revenue Coverage	
Barley.....	<b>To be announced<sup>1</sup></b>
Wheat.....	<b>To be announced<sup>1</sup></b>

<sup>1</sup>See a crop insurance agent for the 2013 projected or harvest price. Prices used above are for example only. Contact a crop insurance agent for current information.

### 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

#### Wheat Indemnity

Assume 65-percent coverage level, 100-percent price election, yield of 90 bushels per acre, and 100-percent share.

90	Bushels per acre average yield
x .65	Coverage level percentage
59	Bushels per acre guarantee
- 14	Bushels per acre actually produced
45	Bushels per acre loss
x \$8.40	Projected Price
<b>\$378</b>	<b>Gross 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 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

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