

## Davis Regional Office — Davis, CA

Revised February 2014

# 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 crop insurance agent for the types insured in your county.

### Counties Available

Dry beans are insurable in Butte, Colusa, Fresno, Glenn, Kern, Kings, Madera, Merced, Sacramento, San Joaquin, Santa Barbara, Solano, Stanislaus, Sutter, Tehama, Tulare, and Yolo counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Insurance begins when the beans are planted and ends at the earliest occurrence of one of the following:

- Total destruction of the beans;
- Final adjustment;
- Harvest of the unit; or
- November 15.

### Important Dates

Sales Closing/Cancellation.....February 28, 2014  
Acreage/Production Reporting.....July 15, 2014  
Premium Billing.....August 15, 2014  
Termination.....February 28, 2015

### 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. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

| Item               | Percent |    |    |    |    |    |
|--------------------|---------|----|----|----|----|----|
| Coverage Level     | 50      | 55 | 60 | 65 | 70 | 75 |
| Premium Subsidy    | 67      | 64 | 64 | 59 | 59 | 55 |
| Your Premium Share | 33      | 36 | 36 | 41 | 41 | 45 |

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

### Price Election

Price elections are used to calculate your premium and indemnity. For this crop, price elections vary by type and variety.

## 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) |
| x 0.75           | Coverage level                      |
| 1500             | Pounds per acre guarantee           |
| - 1200           | Pounds per acre actually produced   |
| 300              | Pounds per acre loss                |
| x \$0.40         | Price election                      |
| <b>\$ 120.00</b> | <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 at all USDA service centers and on the RMA website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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