

Davis Regional Office — Davis, CA

Revised August 2015

Cultivated Wild Rice

California

Crop Insured

Cultivated wild rice planted for harvest as grain is insurable if:

- It is grown in a flood-irrigated, man-made field, known as a paddy; and
- It is planted for harvest as grain.

Counties Available

Cultivated wild rice is insurable in Lassen, Modoc, Shasta, Sutter, and Yolo counties. Cultivated wild rice may be insurable in other counties by written agreement if specific criteria are met.

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

Coverage begins when the cultivated wild rice is planted and ends with the earliest occurrence of one of the following:

- Harvest of the crop; or
- October 14.

Important Dates

Sales Closing/Cancellation
 Sutter and Yolo Counties February 28, 2016
 All Other Counties.....September 30, 2015
 Acreage Reporting.....July 15, 2016
 Premium Billing.....August 15, 2016

Termination

Sutter and Yolo Counties February 28, 2017
 All Other Counties.....November 30, 2016

Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on your production history. Your approved, average yield is calculated from 4 to 10 years of production records provided to an insurance agent. Coverage levels range from 50 to 85 percent of your approved yield. Crop insurance premiums are subsidized as shown. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent							
	50	55	60	65	70	75	80	85
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

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

The price used to calculate your premium and indemnity.

Cultivated Wild Rice.....\$2.10 per pound

Loss Example

A claim can be filed whenever production falls short of the guarantee you choose. The amount of a loss is determined by multiplying the production shortfall by the pre-selected price.

Assume an actual production history (APH) yield of 600 pounds per acre, 50-percent coverage level on 100 acres of wild rice, and a selected price of \$2.10 per pound.

600	Pounds per acre average yield (APH)
<u>x 0.50</u>	Coverage level
300	Pounds per acre guarantee
<u>- 100</u>	Pounds per acre actually produced
200	Pounds per acre loss
<u>x \$2.10</u>	Price election
\$420	Indemnity per acre

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: www.rma.usda.gov/tools/agent.html.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ca_rso/.

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