



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Sugarcane

Florida

Crop Insured

All sugarcane in the county is insurable if:

- You have a share in the crop;
- Grown for processing for sugar or for seed; and
- **Not** interplanted with another crop.

Sugarcane is **not** insurable if it is unable to produce the yield used to establish the current crop year production guarantee for the unit due to damage the year before.

Counties Available

Glades, Hendry, Martin, Palm Beach

Causes of Loss

Adverse weather conditions

Earthquake

Failure of irrigation water supply¹

Fire

Insects²

Plant disease³

Volcanic eruption

Wildlife

¹If caused by an insured peril during the insurance period.

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

³But not damage due to insufficient or improper application of disease control measures.

Insurance Period

Coverage begins:

- 1) At the later of:
 - a) Planting time for plant cane, or
 - b) the date we accept your application;
- 2) On the first day following harvest of the previous crop for stubble cane that was undamaged during the crop year; or
- 3) On the later of April 15 or 30 days following harvest of the previous crop for stubble cane that was damaged during the crop year.

Coverage ends on April 30. See your crop insurance agent for more details.

Reporting Requirements

Acreage Report—You must report to your agent all acres of the crop in which you have a share by the acreage reporting date.

Notice of Loss—In the event of damage or loss, you must:

- 1) Protect the crop from further damage by providing sufficient care;
- 2) Leave stubble intact for inspection;
- 3) Give at least 15 days notice before cutting any sugarcane for seed; and
- 4) Leave representative samples intact that are at least 10 feet wide and extend the entire length of each field in the damaged unit, if damage is discovered within 15 days of, or during harvest.

Important Dates

Sales Closing.....	September 30, 2012
Acreage Reporting.....	July 15, 2013
Premium Billing.....	January 1, 2014
Cancellation.....	September 30, 2012
Termination.....	September 30, 2014

Definitions

Cancellation Date—The calendar date specified in the crop provisions when coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated according to the policy terms.

Harvest—Cutting and removing mature sugarcane from the field.

Plant Cane—The insured crop that grows from seed planted for the current crop year.

Price Election—The value, per pound, of sugar used to determine your premium and indemnity.

Stubble Cane—The insured crop that grows from the stubble of sugarcane that was harvested the crop year before.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved actual production history (APH) yield. For example, at the 75-percent coverage level an approved yield of 6,000 pounds of raw sugar, per acre, would result in a production guarantee of 4,500 pounds of raw sugar per acre. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 75-percent coverage level, your premium share would be 45 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.

Loss Example

Assume an approved APH yield of 6,000 pounds of raw sugar per acre, a 75-percent coverage level election, a 100-percent price election of \$0.1640 per pound, 100-percent share, a production-to-count of 2,000 pounds of raw sugar due to an insurable cause of loss, and a one-acre unit.

6000	Pounds per acre average yield
x .75	Coverage level election
4500	Pounds per acre guarantee
- 2000	Pounds per acre actual production
2500	Pounds per acre loss
x \$.1640	Price election
\$410.00	Indemnity per acre

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: <http://www3.rma.usda.gov/tools/agents/>

Regional Contact

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