



United States Department of Agriculture  
Risk Management Agency

December 2012

## 2013 COMMODITY INSURANCE FACT SHEET

# Fresh Market Sweet Corn

## Alabama, Florida, and Georgia

### Crop Insured

All the sweet corn in the county is insurable if:

- A premium rate is provided by actuarial documents;
- You have a share of the crop;
- Planted to be harvested and sold as fresh market sweet corn;
- Planted within the planting periods designated in the actuarial documents;
- Grown as an irrigated practice, unless otherwise provided in the special provisions; and
- Not grown for direct marketing, unless provided in the special provisions or by written agreement.

You must have grown sweet corn for commercial sale or have participated in managing a sweet corn farming operation in at least 1 of the previous 3 crop years. See policy provisions for more detailed information.

### Causes of Loss

Adverse weather conditions	Insects <sup>2</sup>
Earthquake	Plant disease <sup>3</sup>
Failure of irrigation water supply <sup>1</sup>	Volcanic eruption
Fire	Wildlife

<sup>1</sup>If caused by an insured peril during the insurance period.

<sup>2</sup>But not damage due to insufficient or improper application of pest control measures.

<sup>3</sup>But not damage due to insufficient or improper application of disease control measures.

### Insurance Period

Coverage usually begins when the sweet corn is planted and ends at the earliest of:

- 1) Total destruction of the sweet corn on the unit;
- 2) Date harvest should have started on the unit on any acreage that will not be harvested;
- 3) Abandonment of the sweet corn on the unit;
- 4) Final harvest;
- 5) Final adjustment of a loss on the unit; or
- 6) 100 days after the date of planting or replanting,

unless otherwise provided in the special provisions.

### Reporting Requirements

**Acreage Report**—An acreage report is due to your insurance agent by the acreage reporting date and must include all acreage (insurable and uninsurable) in the county in which you have a share.

**Notice of Loss**—See your insurance agent for detailed requirements.

### Important Dates and Available Counties

	Sales Closing	Acreage Reporting		
		Fall	Winter	Spring
<b>Alabama</b>				
Baldwin	2/15			5/15
<b>Florida</b>				
Broward	7/31	10/15	1/15	4/15
Desoto	7/31	9/15		5/15
Glades	7/31	10/15		3/15
Hendry	7/31	10/15		3/15
Indian River	7/31	9/15		5/15
Lake	7/31	9/15		5/15
Martin	7/31	10/15		3/15
Miami-Dade	7/31	10/15	1/15	4/15
Orange	7/31	9/15		5/15
Palm Beach	7/31	10/15	1/15	4/15
Suwannee	7/31	9/15		5/15
<b>Georgia</b>				
Decatur	7/31	9/15		5/15
Grady	7/31	9/15		5/15
Mitchell	7/31	9/15		5/15

### Definitions

**Allowable Cost**—The dollar amount, per container, for harvesting, packing, and handling as shown in the special provisions.

**Cancellation Date**—The calendar date specified in the crop provisions on which coverage for the crop

will automatically renew unless canceled in writing by either you or us or terminated according to the policy terms.

**Container**—The unit of measurement for the insured crop, which is defined as 42 pounds.

**Harvest**—The separation of ears of sweet corn from the plant by hand or machine.

**Insurance Guarantee**—A dollar amount of insurance, per acre, determined by multiplying the reference maximum dollar amount by the coverage level. (See Stage Guarantee)

**Minimum Value**—The dollar amount, per container, used to value marketable production-to-count (shown in the special provisions).

**Reference Maximum Dollar Amount**—The dollar amount that is used in calculating the dollar coverage amount, per acre, for the insurance guarantee. This value is posted on the prices tab of the actuarial documents at: <http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/>.

**Stage Guarantee**—The percent of the insurance guarantee based on the plant growth stage. Stage 1 is 65 percent of the guarantee and occurs from planting until the beginning of tasseling. The final stage is 100 percent of the guarantee and occurs from tasseling until the acreage is harvested.

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of the reference maximum dollar amount. Premiums are subsidized as shown in the table below. As an example, if the reference maximum dollar amount is \$1,690, the 65-percent coverage level results in a \$1,099 guarantee per acre.

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 coverage level and 55 percent of the reference maximum dollar amount. 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.

## Replant Provisions

A replanting payment may be allowed if, due to an insured cause of loss, more than 25 percent of the plant stand will not produce sweet corn and it is still practical to replant. See your insurance agent for more information.

## Loss Example

Assume spring-planted, irrigated sweet corn in Florida with a reference maximum dollar amount of \$1,690 and a loss occurring in the final stage of production.

At the 65-percent coverage level there is \$1,099 of insurance guarantee per acre. Assume also an average production of 100 containers, per acre, sold at an average price of \$11.00 each. Subtracting the allowable cost of \$3.70 from the average price leaves a net value of \$7.30 per container.

\$11.00	Average price
- \$3.70	Allowable cost per 42 pound crate
\$7.30	Net value

100	Containers sold per acre
x \$7.30	Net value
\$730	Sold production per acre

\$1,099	Amount of dollar coverage chosen per acre
- \$730	Sold production per acre
<b>\$369</b>	<b>Indemnity per acre</b>

**Note:** The net value per container cannot be less than the minimum value (see definitions) unless you have bought the minimum value option and paid an additional premium.

## 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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 Valdosta Regional Office  
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 Valdosta, GA 31601-5673  
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