

## Valdosta Regional Office - Valdosta, GA

June 2015

# Fresh Market Sweet Corn

## Alabama, Florida, and Georgia

### Crop Insured

All your sweet corn in the county is insurable if:

- Actuarial documents provide premium rates;
- Planted to be harvested and sold as fresh market sweet corn;
- Planted within the planting periods designated in the actuarial documents;
- Irrigated;
- Not grown for direct marketing;
- Not interplanted with another crop;
- Not planted into an established grass or legume; and
- You have a share in the crop.

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 information.

### Counties Available

**Alabama** - Baldwin County.

**Florida** - Broward, Desoto, Glades, Hendry, Indian River, Lake, Martin, Miami-Dade, Orange, Palm Beach, and Suwannee counties.

**Georgia** - Decatur, Grady, and Mitchell counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- 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 crop is planted and ends with the earliest of one of the following:

- Total destruction of the crop;
- Abandonment of the crop;
- Date the crop should have been harvested but was not harvested;
- Final adjustment of a loss;
- Final harvest; or
- 100 days after the date of planting or replanting.

### Important Dates

Alabama Sales Closing ..... February 15, 2016

Florida/Georgia Sales Closing ..... July 31, 2015

#### Acreage Reporting

Fall ..... Varies by State and County

Winter ..... Varies by State and County

Spring ..... Varies by State and County

### Reporting Requirements

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

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

### 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 when 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 that is determined by multiplying the reference maximum dollar amount by the coverage level you choose. The percent of the insurance guarantee that is in force depends on the plant growth stage in the table on page 2.

**Minimum Value** - The dollar amount per container,

used to value marketable production-to-count. This value is posted on the prices tab of the actuarial documents.

Stage	Percent of insurance guarantee	Length of Time
1	65	From planting through the beginning of tasseling (when the tassel becomes visible above the whorl).
Final	100	From tasseling until the acreage is harvested.

**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: [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/).

### 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. For example, if the reference maximum dollar amount is \$1,755, the 65-percent coverage level

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

results in a \$1,141 guarantee per acre. Catastrophic Risk Protection (CAT) coverage is fixed at the 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 an administrative fee of \$300 per crop per county, regardless of the acreage.

### Replant Provisions

You may receive a replant payment if, due to an insured cause of loss, more than 25 percent of the plant stand will not produce sweet corn and it is practical to replant. Talk to your crop insurance agent for more information.

### Loss Example

Assume spring-planted, irrigated, sweet corn in Hendry County, Florida with a reference maximum dollar amount of \$1,755 and a loss occurring in the final stage of production. At the 65-percent coverage level there is \$1,141 insurance guarantee ( $\$1,755 \times 0.65 = \$1,141$ ) per acre. Assume also production-to-count of 100 containers per acre, due to an insurable cause of loss, and an average sale price of \$11.00 per container.

\$3.80	Allowable cost per 42-pound crate
\$1,141	Amount of dollar coverage per acre
- \$720	Production-to-count is 100 containers sold at \$7.20 each (\$11.00 price - \$3.80 allowable cost)
<b>\$421</b>	<b>Indemnity per acre</b>

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 crop 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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