



United States Department of Agriculture
Risk Management Agency

December 2008

2009 COMMODITY INSURANCE FACT SHEET

Processing Pumpkins

Illinois

Crop Insured

The crop insured will be processing pumpkins on insured acreage grown under contract executed with a processor.

Counties Available

Insurance is available for Processing Pumpkins in the following counties in Illinois: Bureau, Fulton, Henry, Knox, Marshall, Mason, Peoria, Putnam, Stark, Tazewell and Woodford

Causes of Loss

Adverse weather conditions
Earthquake
Failure of irrigation water supply, if applicable, due to an unavoidable cause of loss occurring within the insurance period
Fire
Insects*
Plant disease*
Volcanic eruption
Wildlife

All specified causes of loss must be due to a naturally occurring event.
*But not damage due to insufficient or improper application of pest or disease control measures.

Insurance Period

Insurance attaches at the time of planting and ends the earliest of: (1) total destruction of the crop, (2) completion of harvest, (3) final adjustment of loss, (4) date the processor contract is fulfilled, (5) the date by which crop should have been harvested, or (6) November 15.

Reporting Requirements

Acreage Report - You must report to your insurance provider all acreage of the insured crop in the county in which you have a share, the practice, and your share at the time of planting. You must also provide a copy of all processor contracts on or before the acreage reporting date.

Important Dates

Sales Closing	March 15
Final Planting	June 30
Acreage Report.....	July 15
Cancellation	March 15

Definitions

Production Guarantees - Number of tons guaranteed per acre, determined by multiplying your average yield per acre times the coverage level percentage you elect. Yields are based on actual production history (APH) records reported to your insurance provider.

Bypassed Acreage - Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

Note: Section 10 of the Processing Pumpkin Crop Provisions provides details on how bypass acreage is treated in a loss situation.

Coverage Levels and Premium Subsidies

The processing pumpkin policy guarantees a certain amount of production, depending on the level of coverage selected. Coverage levels available are 65 percent, 70 percent, 75 percent, and 80 percent. Crop insurance premiums are subsidized.

Prevented Planting

The prevented planting provisions in the basic provisions are not applicable to processing pumpkins.

Price Elections

The price election will be the base contract price multiplied by the percentage of price you elect, not to exceed 100%.

Base contract price - The price stipulated in the processor contract without regard to discounts or incentives that may apply.

Loss Example

A loss occurs when crop production falls below the guaranteed tonnage amount as a result of damage from a covered cause of loss. This example assumes 65-percent coverage level and a 100-percent price election and a contract price of \$40.00 per ton and an average yield of 20 tons per acre with 100 percent share.

**APH yield x coverage level x unit acres -
production x price election x share**

20	Ton APH yield
x .65	Coverage level
13.0	Ton per acre guarantee
x 10	Acres
130	Ton unit guarantee
- 40	Ton production
90	Ton loss
x \$40	Price election
\$3600	Unit indemnity
x 1.00	Share
\$3600	Final indemnity

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