

Springfield Regional Office — Springfield, IL

Revised February 2014

Processing Beans

Illinois Indiana Michigan

Crop Insured

You can insure snap and lima type processing beans if:

- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share; and
- They are grown under, and in accordance with, a processor contract.

Counties Available

Illinois – Lawrence, Lee, Mason, and Whiteside counties.

Indiana – Bartholomew and Sullivan counties.

Michigan – Cass, Grand Traverse, Kalamazoo, Mason, Montcalm, Oceana, St. Joseph, Van Buren, and Wexford counties.

Causes of Loss

You are protected against the following:

- Adverse weather;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures; or
- Wildlife.

Insurance Period

Coverage begins on the later of:

- The date we accept your application; or
- The date you plant the processing beans.

Coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- The date the crop should have been harvested;
- Abandonment of the crop;
- Final adjustment of a loss;
- The date the processor contract is fulfilled;

- Harvest of the crop; or
- September 20, 2014, for snap beans and October 5, 2014, for lima beans.

Important Dates

Sales Closing/Cancellation.....	March 15, 2014
Final Planting (IL, IN).....	June 20, 2014
Final Planting (MI).....	July 15, 2014
Acreage Reporting (IL, IN).....	July 15, 2014
Acreage Reporting (MI).....	August 15, 2014

Reporting Requirements

You must report all of your processing bean acreage, production, and any losses, when evident, to your insurance agent. You must also provide a copy of all processor contracts.

Coverage Levels

Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 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 Share	33	36	36	41	41	45

Price Elections

A price election is the price you are paid per ton if you have a loss. This is based on the percentage of the established price you chose. For the 2014 crop year, you may choose 55 to 100 percent of the established price.

Coverage Option

Actual Production History (APH) - The only plan of insurance available for processing beans. You choose the amount of your average yield you wish to insure and the percent of the RMA established price. If your production falls below the yield insured, you are paid a loss.

Replanting and Prevented Planting

Replanting - Replant payments are not available for processing beans.

Prevented Planting - You may receive a prevented planting payment if you are unable to plant on or before the final planting date because of an insurable cause.

Loss Example

A loss occurs when crop production falls below your guaranteed tonnage. Assume 75-percent coverage level, a price election of \$500.00 (lima beans), an average yield of 2.0 tons per acre with 100-percent share, and production of 40 tons.

2.0	Ton APH yield
<u>x 0.75</u>	Coverage level
1.5	Ton per acre guarantee
<u>x 100</u>	Acres
150	Ton unit guarantee
<u>- 40</u>	Ton production
110	Ton loss
<u>x \$500</u>	Price election
\$55,000	Unit payment
<u>x 1.000</u>	Share
\$55,000	Final payment

Where to Buy Crop Insurance

You can buy a crop insurance policy from approved participating insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA web site at:

www3.rma.usda.gov/apps/agents/

Contact Us

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