

## Springfield Regional Office — Springfield, IL

Revised August 2014

# Winter Barley

## Illinois, Indiana, and Ohio

### Crop Insured

All winter barley is insurable if:

- It is grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- It is planted for harvest as grain.

### Counties Available

**Illinois** - St. Clair County.

**Indiana** - Decatur County.

**Ohio** - Ottawa County.

### 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 barley.

Coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31, 2015.

### Important Dates

Sales Closing.....September 30, 2014  
Cancellation.....September 30, 2014  
Final Planting.....Varies by County  
Acreage Report.....November 15, 2014

### Reporting Requirements

You must report all of your barley acreage, production and any losses, when evident, to your insurance agent.

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example, if you choose 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 |

### Coverage Options

**Yield Protection** - Only protects against a production loss.

**Revenue Protection** - Protects against loss of revenue due to a production loss, change in price, or a combination of both.

**Revenue Protection with Harvest Price Exclusion** - Protects against loss of revenue due to a production loss, price decline, or a combination of both.

**Catastrophic Risk Protection Coverage (CAT)** - Pays 50 percent of your average yield and 55 percent of the projected price.

### Projected and Harvest Prices

**Projected Price** - Based on the Chicago Board of Trade average daily settlement price of the July Futures Contract from August 15, 2014 to September 14, 2014.

**Harvest Price** - Based on the Chicago Board of Trade average daily settlement price from June 1, 2015 to June 30, 2015 for July Futures Contracts. A harvest price protects you when prices are above the projected price.

### Replanting and Prevented Planting

**Late Planting Period** - According to the special provisions of insurance, the late planting period begins the day after the final planting date for barley and ends 5 days after the final planting date.

**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.

**Replant Payment** - Replant payments are not available for winter barley.

### Loss Example

Assume 75-percent coverage level on a Revenue Protection with Harvest Price Exclusion plan and an average yield of 54 bushels per acre with 100-percent share. The projected price is \$6.99 and the harvest price is \$7.35.

|                   |                              |
|-------------------|------------------------------|
| 54                | Average yield                |
| <u>x 0.75</u>     | Coverage level               |
| 41                | Bushels per acre guarantee   |
| <u>x 100</u>      | Acres                        |
| 4,100             | Bushels unit guarantee       |
| <u>x \$6.99</u>   | Projected price              |
| \$28,659          | Revenue protection guarantee |
| <br>              |                              |
| 3,000             | Actual bushels harvested     |
| <u>x \$7.35</u>   | Harvest price                |
| \$22,050          | Value of bushels harvested   |
| <br>              |                              |
| \$28,659          | Revenue protection guarantee |
| <u>- \$22,050</u> | Value of bushels harvested   |
| \$6,609           | Unit payment                 |
| <br>              |                              |
| <u>x 1.0</u>      | Share                        |
| <b>\$6,609</b>    | <b>Final payment</b>         |

### 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 website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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