

## Springfield Regional Office — Springfield, IL

Revised December 2014

# Burley Tobacco

## Indiana and Ohio

### Crop Insured

You can insure burley tobacco if:

- It is grown on insurable acreage;
- Premium rates are provided;
- You have a share; and
- It is intended for harvest.

### Counties Available

**Indiana** - Bartholomew, Clark, Dearborn, Decatur, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Orange, Ripley, Scott, Spencer, Switzerland, and Washington counties.

**Ohio** - Adams, Brown, Clermont, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto, and Warren 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

Insurance coverage begins on the later of:

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

Please refer to definition of planted acreage.

Insurance coverage ends at the earliest occurrence of one of the following:

- Total destruction of the crop;
- Removal of the tobacco from the unit where grown, except for curing, grading, and packing;
- Final adjustment of a loss;
- Abandonment of the crop; or
- February 28, 2016.

### Important Dates

Sales Closing.....	March 15, 2015
Cancellation.....	March 15, 2015
Final Planting.....	June 30, 2015
Acreage Report.....	July 15, 2015

### Reporting Requirements

You must report all of your burley tobacco 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. Subsidy levels shown are the lowest available. Levels will vary based on individual policy selections. 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					
<b>Coverage Level</b>	50	55	60	65	70	75
<b>Premium Subsidy</b>	67	64	64	59	59	55
<b>Your Share</b>	33	36	36	41	41	45

### Price Elections

A price election is the price you are paid per pound if you have a loss. This is based on the percentage of established price you chose.

### Coverage Options

**Actual Production History (APH)** - You choose the amount of your average yield you wish to insure and the percent of the RMA predicted price. If your production falls below your insured yield, you are paid a loss.

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

### Replant and Prevented Planting

**Late Planting Period** - If you choose to plant after the final planting date, the approved yield (per acre) will be reduced by:

- 1 percent per day for the first through the tenth day after the final planting date; and
- 2 percent per day for the eleventh through the fifteenth day after the final planting date.

**Prevented Planting** - You will receive 35 percent of your production guarantee for a prevented planting payment if you are unable to plant on or before the final planting date because of an insurable cause. Additional prevented planting coverage levels are not available.

### Loss Example

This example assumes 65-percent coverage level, a price election of \$1.80, and an approved APH yield of 3,000 pounds per acre with a 100 percent share. The unit makes 500 pounds of harvested tobacco.

	3,000	Pounds approved APH
X	0.65	Coverage level
	1,950	Pounds per acre guarantee
X	2	Acres
	3,900	Pounds unit guarantee
X	\$1.80	Price election
	\$7,020	Value of production guarantee
-	\$ 900	Value of pounds harvested
	\$ 6,120	Unit payment
X	1.0	Share
	<b>\$ 6,120</b>	<b>Final payment</b>

For APH purposes, the pounds used to determine the value of production will be used to calculate the APH yield for the unit. If there is any Quality Adjustment (QA), the APH will be based on the pounds before applying any QA factor.

### 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: <http://www3.rma.usda.gov/apps/agents/>.

### Contact Us

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