

## Springfield Regional Office — Springfield, IL

Revised October 2015

# Processing Pumpkins Illinois

### Crop Insured

You can insure processing pumpkins 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

Processing pumpkins are insurable in Bureau, Fulton, Henry, Knox, Marshall, Mason, Peoria, Putnam, Stark, Tazewell, and Woodford counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- 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 at the time of planting.

Coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Abandonment of the crop;
- Final adjustment of a loss;
- Date the processor contract is fulfilled;
- The date the crop should have been harvested; or
- November 15.

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

### 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 agent.

**Bypassed Acreage** - Land on which production is ready for harvest, but is not harvested, because the processor elects not to accept such production. See Section 10 of the Processing Pumpkin Crop Provisions for details on how bypassed acreage is treated in a loss situation.

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

### 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			
Coverage Level	65	70	75	80
Premium Subsidy	59	59	55	48
Your Share	41	41	45	52

## Price Elections

A price election is the price you are paid per ton if you have a loss. This is calculated by multiplying the base contract price by the percentage of price you chose.

## Coverage Options

**Actual Production History** - 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.

## Loss Example

A loss occurs when crop production falls below your guaranteed tonnage. Assume 65-percent coverage level, a 100-percent price election, a contract price of \$20.00 per ton, and an average yield of 20 tons per acre with 100-percent share.

20	Ton APH yield
x 0.65	Coverage level
13.0	Ton per acre guarantee
x 10	Acres
130	Ton unit guarantee
- 40	Ton production
90	Ton loss
x \$20	Price election
\$1,800	Unit payment
x 1.00	Share
<b>\$1,800</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 [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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