

Springfield Regional Office — Springfield, IL

Revised January 2016

Popcorn excluding ARPI

Illinois, Indiana, Michigan, and Ohio

Insured Crop

You can insure popcorn if:

- It is grown on insurable acreage;
- Premium rates are provided;
- You have a share;
- It is planted for harvest as popcorn; and
- It is grown under a processor contract.

Counties Available

Illinois - Carroll, Christian, Clay, Edwards, Fayette, Grundy, Hamilton, Jasper, Lawrence, Marion, Mason, Montgomery, Ogle, Saline, Scott, Tazewell, Wayne, and White counties.

Indiana - Adams, Bartholomew, Benton, Blackford, Boone, Carroll, Cass, Clark, Clinton, Crawford, Daviess, Decatur, Delaware, Dubois, Floyd, Fountain, Fulton, Grant, Greene, Harrison, Henry, Huntington, Jasper, Jay, Jefferson, Knox, Kosciusko, La Porte, Lagrange, Madison, Miami, Pulaski, Randolph, Shelby, Spencer, St. Joseph, Starke, Sullivan, Tippecanoe, Tipton, Union, Vermillion, Vigo, Wabash, Warren, Washington, Wayne, Wells, and White counties.

Michigan - Branch, Calhoun, and St. Joseph counties.

Ohio - Allen, Auglaize, Champaign, Crawford, Defiance, Delaware, Erie, Hancock, Hardin, Henry, Huron, Knox, Licking, Logan, Madison, Mercer, Ottawa, Paulding, Pickaway, Portage, Putnam, Seneca, Van Wert, Wood, and Wyandot counties.

Causes of Loss

You are protected against the following:

- Adverse weather;

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

Insurance Period

Coverage begins on the later of:

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

Insurance 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; or
- December 10, 2016.

Important Dates

Sales Closing	March 15, 2016
Cancellation.....	March 15, 2016
Final Planting.....	May 31, 2016
Acreage Reporting.....	July 15, 2016

Reporting Requirements

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

Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level for an Enterprise Unit, the premium subsidy is 77 percent and your premium share is 23 percent of the base premium.

		Coverage Level (percent)	50	55	60	65	70	75	80	85
Subsidy Factors	Enterprise Unit	80	80	80	80	80	77	68	53	
	Basic Unit	67	64	64	59	59	55	48	38	
	Optional Unit	67	64	64	59	59	55	48	38	

Projected and Harvest Prices

Projected Price - Based on the Chicago Board of Trade December Corn Futures Contract from February 1, 2016 to February 28, 2016.

Harvest Price - Based on the Chicago Board of Trade December Corn Futures Contract from October 1 to October 31, 2016 for Illinois, Indiana, and Ohio. The Michigan price is based on the Chicago Board of Trade December Corn Futures Contract from November 1 to November 31, 2016. Protects you when fall prices are above the projected price.

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.

Replanting and Prevented Planting

Replant Provisions

You may receive a replant payment if:

- It is practical to replant;
- The appraisal does not exceed 90 percent of your guarantee; and
- You replant at least 20 acres or 20 percent of the unit.

Late Planting period - If you plant after the final planting date, the insurance guarantee is reduced by one percent for each day after the final planting date, provided the processor will accept late-planted production. After 25 days, the guarantee is 60 percent.

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

This example assumes 75 percent coverage level on a yield protection policy with an average yield of 4,000 lbs/acre and a 100 percent share on 50 acres. The projected price is 0.1968 per pound.

Yield Protection

4,000	APH yield pounds per acre
x 0.75	Coverage level
3,000	Guarantee (pounds)
x 50	Acres
150,000	Guarantee (pounds)
x 0.1968	Projected price
\$29,520	Insurance guarantee

1,750	Pounds per acre produced
x 50	Projected price
87,500	Pounds produced
x 0.1968	Projected price
\$17,220	Value of production

\$29,520	Insurance guarantee
- \$17,220	Value of production
\$12,300	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 website at:

www.rma.usda.gov/tools/agent.html.

Contact Us

USDA/RMA
Springfield Regional Office
3500 Wabash Ave.

Springfield, IL 62711

Phone: (217) 241-6600

Fax: (217) 241-6618

E-mail: rsoil@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/il_rso/.

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