

## Springfield Regional Office — Springfield, IL

Revised July 2016

# Mint

## Indiana and Michigan

### Crop Insured

You can insure mint if:

- It has an adequate stand on the date coverage begins;
- It has been inspected and accepted for the first crop year you are insured;
- A premium rate is provided;
- You have a share; and
- It is planted for harvest and distillation for mint oil.

Mint types include:

- Peppermint;
- Scotch Spearmint; and
- Native Spearmint.

### Counties Available

**Indiana** - La Porte, Pulaski and Starke counties.

**Michigan** - Clinton County.

### 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:

- June 16, 2017 (basic coverage); or
- October 1, 2016 (winter coverage).

Coverage ends at the earliest of:

- Total destruction of the crop;
- Final adjustment of a loss;
- Final cutting;
- Abandonment of the crop;
- September 30, 2017 (basic coverage); or

- June 15, 2017 (winter coverage).

### Important Dates

Sales Closing (winter).....	September 30, 2016
Cancellation.....	September 30, 2016
Insurance Begins.....	October 1, 2016
Acreage Report.....	December 15, 2016
Sales Closing (basic).....	March 15, 2017
Insurance Begins.....	June 16, 2017
Acreage Report.....	July 15, 2017

### Reporting Requirements

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

### Definitions

**Production Guarantees** - Number of pounds guaranteed per unit, 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 provider.

**Rotation Requirements** - New mint acreage must not have had mint grown on it the two previous years.

**Age Limitations** - Insurance will not attach to any acreage of peppermint or scotch spearmint the fourth and succeeding crop years, and for native spearmint, the ninth and succeeding crop years, after the crop year of planting.

**Minimum Adequate Stand Requirement** - You must have one and a half living mint plants per square foot for all types and practices to be considered an adequate stand.

### Coverage Levels and Premium Subsidies

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

Item	Percent							
	50	55	60	65	70	75	80	85
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Share	33	36	36	41	41	45	52	62

## 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

**Winter Coverage Option** - This option gives you a reduced guarantee (60 percent of basic coverage guarantee) and additional premium. This option is not available under a Catastrophic (CAT) risk protection endorsement.

## Loss Example

You have a loss when the crop value falls below your guaranteed poundage. This example is based on an APH yield of 45 pounds of spearmint per acre, 65-percent coverage level, and 100-percent established price.

## APH Example

### Winter Coverage Example

45	Pounds per acre APH yield
<u>x .65</u>	Coverage level
29.3	Pound guarantee
- 12.0	Pounds per acre production
17.3	Pounds per acre loss
<u>x \$18.50</u>	Price election
<b>\$321.00</b>	<b>Final Payment Per Acre</b>

29.3	Pounds per acre guarantee
<u>x .60</u>	Winter coverage level
17.6	Pound guarantee
<u>x 30</u>	Acres w/out adequate stand of total 60 acres
528	Pounds
<u>x 18.50</u>	Price election
\$9,768	
<u>x 1.00</u>	share
<b>\$9,768</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 web site at <http://www.rma.usda.gov/tools/agent.html>

## Contact Us

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