



United States Department of Agriculture
Risk Management Agency

February
2013

2013 COMMODITY INSURANCE FACT SHEET

Potatoes

Nebraska

Crop Insured

Potatoes are insurable if:

- It is all the irrigated potatoes planted in the county;
- Premium rates are provided;
- You have a share;
- Planted with certified seed;
- Planted for harvest as certified seed stock, or for human consumption. Other potatoes are not insurable unless a written agreement provides for such insurance; or
- They are not:
 - * Interplanted with another crop; or
 - * Planted into an established grass or legume.

Potatoes are not insurable if they are:

- Varieties of the fingerling type, unless provided by written agreement; or
- Planted on any acreage on which potatoes, sugar beets, or sunflowers were planted the preceding crop year.

Contact a crop insurance agent for more details.

Counties Available

Potatoes are insurable in the following counties: Banner, Box Butte, Brown, Chase, Dundy, Holt, Kearney, Kimball, Morrill, Perkins, Rock, and Scotts Bluff.

Coverage in other counties may also be available by individual written agreement if certain criteria are met, including records for at least three years of production history.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire³
 Insects⁴
 Plant disease⁴
 Wildlife

¹Including hail, frost, freeze, excess precipitation, and drought.

²If caused by an insured cause of loss within the insurance period.

³If due to natural causes.

⁴But not damage due to insufficient or improper application of pest or disease control measures.

Insurance Period

Coverage begins on the later of the date:

- 1) We accept your application; or
- 2) When the potatoes are planted.

Coverage ends the earliest of:

- (1) total destruction of the crop;
- (2) Abandonment of the crop;
- (3) Harvest of the unit;
- (4) Final adjustment of a loss; or
- (5) October 10.

Reporting Requirements

Acreage Report—You must give a report of all your potato acreage in the county by the acreage reporting date.

Important Dates

Sales Closing/Cancellation Date	March 15
Final Planting Date	June 15
Acreage Report Date	July 15
Premium Billing Date	August 15
End of Insurance.....	October 10

Coverage Levels and Premium Subsidies

Potatoes may be insured at the coverage levels shown in the table below. Crop insurance premiums are subsidized as shown. For example, if you select the 75 percent coverage level, your coverage will be 75 percent of your approved APH yield, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Subsidy Factor	Percent						
	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Coverage Level							
Basic Unit	1.000	0.67	0.64	0.64	0.59	0.59	0.55
Optional Unit		0.67	0.64	0.64	0.59	0.59	0.55

Catastrophic Coverage

Catastrophic coverage (CAT) is available at 50 percent of your APH yield and 55 percent of the established price election. The total cost for CAT coverage will be an administrative fee of \$300 per crop per county, regardless of the acreage.

Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

Price Elections

Price of compensation per cwt. in case of loss:

Established price: \$8.95 per cwt.

Insurance Units

Basic Unit: A basic unit includes all of your insurable potato acreage in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.

Optional Unit: If a basic unit consists of two or more sections of land, and certain record keeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply.

Plans of Insurance

Actual Production History (APH) is the only plan of insurance available for potatoes.

Late and Prevented Planting

The late planting period begins the day after the final planting date (June 15) and ends 25 days after the final planting date.

Your prevented planting coverage will be 25 percent of your production guarantee for timely planted acreage. If you pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents. Please consult a crop insurance agent for details.

Options

**Available under the Northern Potato Crop Provisions
Not available under catastrophic coverage**

Quality Endorsement: Provides supplemental coverage for potatoes in the event they grade less than U.S. No. 1 or U.S. No. 2 better.*

Certified Seed Endorsement: Provides supplemental coverage for potatoes in the event they do not pass certification by the state administered certified seed program. Not available in all Nebraska counties.*

Storage Coverage Endorsement: Provides supplemental coverage for 60 days for potatoes in storage.*

*Additional premium is charged if this endorsement is selected.

Loss Example

A loss occurs when the hundredweight (cwt.) of potatoes produced for the unit falls below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 350 cwt. per acre APH yield, 65-percent coverage level, 100 percent of the \$8.95 cwt established price, and basic unit coverage.

$$\begin{array}{r} 350 \text{ cwt. per acre APH yield} \\ \times .65 \text{ coverage level} \\ \hline 227.5 \text{ cwt. guarantee*} \\ - 100 \text{ cwt. per acre actually produced} \\ \hline 127.5 \text{ cwt. per acre loss} \\ \times \$8.95 \text{ price election} \\ \hline \mathbf{\$1,141.00 \text{ gross indemnity*}} \end{array}$$

*Figures shown on a per acre basis; guarantees and losses paid are on a unit basis. See policy provisions.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

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

Regional Contact

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