

Topeka Regional Office — Topeka, KS

Revised March 2015

Potatoes

Colorado

Crop Insured

Potatoes are insurable if:

- They are all the irrigated potatoes planted in the county;
- Premium rates are provided;
- You have a share;
- They are planted with certified seed;
- Acreage planted using non-certified seed is insurable only if the seed stock is two years or less removed from certification;
- In Alamosa, Conejos, Costilla, Rio Grande, and Saguache counties, acreage planted using non-certified seed is insurable only if the seed stock is two years or less removed from certification;
- Coverage is under an endorsement, acreage must be planted with certified seed; or
- They are planted for harvest as certified seed stock or for human consumption.

Other potatoes are not insurable unless a written agreement provides for such insurance.

Potatoes are not insurable if they are:

- Varieties of the fingerling type, unless provided by written agreement;
- Planted on any acreage on which potatoes, sugar beets, or sunflowers were planted the preceding crop year in Morgan, Washington, Weld, and Yuma counties;
- Planted on any acreage on which potatoes were planted in each of the two preceding crop years in Alamosa, Conejos, Costilla, Rio Grande, and Saguache counties;
- Interplanted with another crop, unless allowed by written agreement;
- Planted into a grass or legume, unless excepted; or
- Following a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions.

Contact a crop insurance agent for more details.

Counties Available

Potatoes are insurable in Alamosa, Conejos, Costilla, Morgan, Rio Grande, Saguache, Washington, Weld, and Yuma counties. Coverage in other counties may also be available by individual written agreement if certain criteria are met, including records for at least the three most recent years of production history for potatoes or a similar crop. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess moisture;
- Fire, if caused by an insured peril during the insurance year;
- Insect damage, but not damage due to insufficient or improper application of control measures;
- Plant disease, but not damage due to insufficient or improper application of control measures;
- Wildlife;
- Earthquake;
- Volcanic eruption; or
- Failure of the irrigation water supply, due to a cause of loss specified above.

We will not insure against any loss of production due to damage that occurs or becomes evident after the end of the insurance period, including, but not limited to, damage that occurs or becomes evident in storage.

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the potatoes are planted by the final planting date designated.

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

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss on the unit;
- Abandonment of the crop; or
- October 15.

Important Dates

Sales Closing Date.....	March 15, 2015
Cancellation Date.....	March 15, 2015
Earliest Planting Date (for Alamosa, Conejos, Costilla, Rio Grande, and Saguache Counties only).....	April 16, 2015
Final Planting Date.....	May 31, 2015
Acreage Report Date.....	July 15, 2015
Premium Billing.....	August 15, 2015
End of Insurance.....	October 15, 2015

Reporting Requirements

Acreage Report - You must give a report to your crop insurance agent of all your potato acreage in the county by the acreage reporting date.

Coverage Levels and Premium Subsidies

Potatoes may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown.

Subsidy Factor	Percent						
	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Coverage Level							
Basic Unit	1.000	0.670	0.640	0.640	0.590	0.590	0.550
Optional unit		0.670	0.640	0.640	0.590	0.590	0.550

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. For coverage levels above the Catastrophic Risk Protection level, in addition to premium costs, administrative fees are \$30 per crop per county.

Catastrophic Coverage (CAT)

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

Price Elections

Price of compensation per cwt. in case of loss.

Established prices for potatoes are listed below.

Alamosa, Conejos, Costilla, Rio Grande, and Saguache counties	\$8.55 cwt
Morgan, Washington, Weld, and Yuma counties	\$8.75 cwt

The contract price is only available for certified organic. See the Contract Price Addendum for details.

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.

Insurance Plans

APH is the only plan of insurance available for potatoes. The production guarantee is based on individual yield history. Optional and basic units are available.

Late Planting

The late planting period for potatoes begins the day after May 15 the final planting date and ends 25 days after the final planting date.

Prevented Planting

These provisions provide protection on acreage that cannot be planted. 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.

Haying or grazing a cover crop will not impact eligibility for a prevented planting payment provided such action did not contribute to the acreage being prevented from planting. Please consult a crop insurance agent for details.

Endorsements 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.

Storage Coverage Endorsement provides supplemental coverage for 60 days for potatoes in storage.

Processing Quality Endorsement provides supplemental coverage for potatoes that are rejected by the processor. The quality endorsement and a processor contract must be in effect before this endorsement can be purchased. Not available in all Colorado counties.

An additional premium is charged if any of these endorsements are 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 400 cwt. per acre APH yield, 65-percent coverage level, 100 percent of the \$8.55 cwt established price, and basic unit coverage.

400 cwt.	Per acre APH yield
<u>x 0.65</u>	Coverage level
260 cwt.	Guarantee
<u>- 100 cwt.</u>	Per acre actually produced
160 cwt.	Per acre loss
<u>x \$8.55</u>	Price election
\$1,368.00	Gross indemnity

Figures shown per acre. Guarantees and losses are paid by unit. See policy provisions or ask your crop insurance agent for more information.

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 at all USDA service centers and on RMA's website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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