

## Topeka Regional Office — Topeka, KS

Revised May 2015

# Barley

## Nebraska

### Crop Insured

Barley is insurable if:

- It is all the non-irrigated and irrigated spring barley grown in the county on insurable acreage;
- Premium rates and program dates are provided;
- You have a share; and
- It is planted for harvest as grain under the Common Crop Insurance Policy and the Small Grains Crop Provisions.

Barley is only insurable with a written agreement if:

- It is any acreage of fall planted barley unless you request such coverage on or before the spring sales closing date, and we agree in writing that the acreage has an adequate stand in the spring to produce the yield used to determine your production guarantee.

Barley may not be insurable if:

- Interplanted with another crop (unless allowed by written agreement or section 6 (a)(2) of the Small Grains Crop Provisions);
- Planted into a grass or legume, unless excepted;
- Planted as a nurse crop (unless planted as a nurse crop for new forage seeding, but only if seeded at a normal rate and intended for harvest as grain); or
- It follows a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions.

### Counties Available

Spring barley is insurable in Banner, Box Butte, Boyd, Cedar, Cheyenne, Colfax, Dawes, Dawson, Deuel, Dixon, Holt, Kimball, Knox, Sheridan, Sherman, Stanton, Valley, and Wayne counties. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least the 3 most recent years of production history for barley or a similar crop. See 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;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- 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; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the barley is 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 31.

### Important Dates

#### Spring Barley

Sales Closing Date.....	March 15, 2015
Cancellation Date.....	March 15, 2015
Final Planting Date.....	April 30, 2015
Acreage Report Date.....	July 15, 2015
Premium Billing.....	August 15, 2015
End of Insurance.....	October 31, 2015

## Reporting Requirements

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

## Coverage Levels and Premium Subsidies

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

Coverage Level	0.50	0.55	0.60	0.65	0.70	0.75
Subsidy Factor						
Enterprise Unit	0.800	0.800	0.800	0.800	0.800	0.770
Basic Unit	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
Whole-Farm Unit	0.800	0.800	0.800	0.800	0.800	0.800

If you choose the 75-percent coverage level and Enterprise Units, your coverage is 75 percent of your approved actual production history yield, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium.

Administrative fees and premium costs for coverage levels above the Catastrophic Risk Protection are \$30 per crop per county. The Whole-Farm Unit is not available for Yield Protection Plan.

## Definitions

**Actual Production History (APH) Yield** - APH yield is used to determine the production guarantee. The APH yield is based on up to 10 years of actual, assigned yields, adjusted, and/or unadjusted transitional yields.

**Production Guarantee** - Number of bushels guaranteed per unit. Multiply your APH yield (per acre) by the coverage level percentage you choose and by the number of acres in the unit.

## Catastrophic Coverage (CAT)

CAT coverage is available at 50 percent of your APH yield and 55 percent of the projected price. The total cost for CAT coverage is an administrative fee of \$300 per crop per county, regardless of the acreage. CAT is available for the Yield Protection Plan only.

## Price Elections

Prices are calculated in accordance with the Commodity Exchange Price Provisions. Nebraska spring barley prices are based on the September

futures market price for corn. The projected price discovery period is February 1 through February 28. The harvest price discovery period is July 1 through July 31. These prices will be released no later than three business days following the end of the price discovery period. Depending on the insurance plan, these prices will be used for compensation per bushel in case of loss. Contact your agent or for more information see:

[www.rma.usda.gov/tools/pricediscovery.html](http://www.rma.usda.gov/tools/pricediscovery.html).

## Insurance Units

**Basic Unit** - A basic unit includes all of your insurable corn 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 recordkeeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply.

**Enterprise Unit (EU)** - Generally, all insured crop acreage in a county. Separate EUs for irrigated and non-irrigated acreage are allowed in counties where irrigated and non-irrigated practices are insurable and EUs are available. Premium discounts apply.

**Whole-Farm Unit** - Generally, all the insured crops in the county that are covered by the insurance plan. Premium discounts apply. Not available under the Yield Protection Plan.

## Insurance Plans

**Common Crop Insurance Policy Basic Provisions - Yield Protection Plan** is an insurance plan that only provides protection against a production loss and is available only for crops for which revenue protection is available.

**Revenue Protection Plan** is an insurance plan that provides protection against revenue loss due to a production loss, price decline or increase, or a combination of both.

**Harvest Price Exclusion** provides revenue protection though the use of the harvest price is excluded when determining your revenue protection guarantee. This election is continuous unless canceled by the cancellation date.

## Malting Barley Price and Quality Endorsement (not available under CAT)

Supplemental coverage is available in Kimball County for malting barley in addition to the coverage

provided by the barley crop provisions. An additional premium is charged when selected. See a crop insurance agent for more details.

### Coverage Level by Practice

If you produce a crop on both irrigated and non-irrigated land, you can elect a different coverage level for each production practice. The election will be available for additional coverage policies only when the actuarial documents provide separate coverage by irrigated and non-irrigated practices. Even if you have an additional coverage level policy, purchasing the CAT Endorsement is not allowed as one of the separate coverage levels.

### APH Yield Exclusion

The Yield Exclusion (YE) option, when elected, allows you to exclude yields from your actual production history when the actuarial documents provide that the county average yield for that crop year is at least 50 percent below the 10 previous consecutive crop years' average yield. A crop year that has been determined eligible for exclusion in a county will also be eligible for exclusion in contiguous counties. Producers who have either Catastrophic Risk Protection or buy-up insurance policies can use this program. For further information visit the APH Yield Exclusion fact sheet at: [www.rma.usda.gov/pubs/rme/aphye.pdf](http://www.rma.usda.gov/pubs/rme/aphye.pdf).

### Replant Provisions

A replant payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 20 percent of the bushel guarantee, or 5 bushels times your price election. Replant payments are not available with CAT.

### Late Planting

These provisions provide protection on acreage that is planted after the final planting date. The late planting period begins the day after the final planting date for the insured crop and ends 25 days after the final planting date.

### Prevented Planting

Your prevented planting production guarantee will be based on your approved yield for spring planted acreage of the insured crop. Your prevented planting coverage will be 60 percent of your

production guarantee for timely planted acreage. If you have additional coverage and 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.

### Loss Example

Under yield protection a loss occurs when the bushels of barley produced for the unit fall below the production guarantee due to damage from a covered cause of loss. Under revenue protection a loss occurs when the value of production-to-count is less than the revenue protection guarantee due to a production loss and/or a revenue loss.

Assume a 30 bushels per acre APH yield, 75-percent coverage level, \$4.03 projected price, \$3.33 harvest price, and basic unit coverage.

### Yield Protection Example

30	APH yield bushels per acre
x 0.75	Coverage level
22.5	Bushel guarantee
x \$4.03	Projected price
\$90.68	Insurance guarantee

10	Bushels per acre produced
x \$4.03	Projected price
\$40.30	Value of production

\$90.68	Insurance guarantee
- \$40.30	Value of production
<b>\$50.00</b>	<b>Gross indemnity per acre</b>

### Revenue Protection Example

30	APH yield bushels per acre
x 0.75	Coverage level
22.5	Bushel guarantee
x \$4.03	Price used to determine value
\$90.68	Insurance guarantee

10	Bushels per acre produced
x \$3.33	Harvested price
\$33.33	Value of production

\$90.68	Insurance guarantee
- \$33.33	Value of production
<b>\$57.00</b>	<b>Gross indemnity per acre</b>

The price used to determine value in the revenue protection example is the higher of projected price or harvest price. Figures are 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 the RMA website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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