

Jackson Regional Office — Jackson, MS

Revised April 2014

Cotton

Arkansas, Louisiana, Mississippi, and Tennessee

Crop Insured

Cotton planted for harvest as cotton lint is insurable. In counties where premium rates are not available, cotton may be insurable by written agreement if specific criteria are met.

When a skip-row planting pattern is utilized, the acreage insured will be only the land occupied by the rows of cotton.

Counties Available

Cotton is insurable in most parishes and counties. For a list of available counties, see actuarial documents at: www.rma.usda.gov/aboutrma/fields/ms_rso/. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an 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;
- Earthquake;
- Failure of the irrigation water supply, if applicable, due to an unavoidable cause of loss occurring within the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insects, 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;
- Volcanic Eruption; or
- Wildlife.

Insurance Period

Coverage usually begins when the crop is planted and ends at the earliest of:

- Total destruction of the crop;

- Removal of the cotton crop from the field;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 31, 2014.

Important Dates

Sales Closing (AR,LA,MS).....February 28, 2014
 Sales Closing (TN)March 15, 2014
 Cancellation Date (AR,LA,MS)...February 28, 2014
 Cancellation Date (TN).....March 15, 2014
 Final Planting Date.....Varies by state and county
 Acreage Report Date (All).....July 15, 2014

Contact your agent or for more information see: www.rma.usda.gov/aboutrma/fields/ms_rso/.

Reporting Requirements

You must report to your agent all acres of cotton in the county in which you have a share.

Definitions

Cancellation Date - The calendar date specified in the Crop Provisions on which coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated in accordance with the policy terms.

Production Guarantee - The number of pounds determined by multiplying the approved yield per acre determined by any applicable yield conversion factor for non-irrigated skip-row planting patterns, and multiplying the result by the coverage level percentage you choose.

Projected Price - The price for this crop determined in accordance with the Commodity Exchange Price Provisions. The applicable projected price is used for each crop for which revenue protection is available, regardless of whether you elect to obtain revenue protection or yield protection for such crop.

Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is available at 50 percent of your average yield and 55 percent of the projected price. Additional coverage is available at 50, 55, 60, 65, 70, 75, 80 or 85 percent of your average yield and up to 100 percent of the projected price. Premium subsidies are available and vary based on coverage level.

Replant Provisions

Replant coverage is not available.

Late and Prevented Planting Provisions

These provisions provide protection on acreage that is planted late or that cannot be planted by the final planting date or within the late planting period. Please consult a crop insurance agent for details.

Loss Example

Assume a 100-percent share in 50 acres of cotton in the unit with a production guarantee of 525 pounds per acre and your projected price is \$0.65, your harvest price is \$0.60, and your production to count is 25,000.

Yield Protection

50	Acres
525	Pound production
<u>x \$0.65</u>	Projected price
\$17,062.50	Insurance guarantee
25,000	Pound production
<u>x \$0.65</u>	Projected price
\$16,250.00	Value of production
\$17,062.50	Insurance guarantee
<u>-\$16,250.00</u>	Value of production
\$812.50	Indemnity payment

Revenue Protection

50	Acres
525	Pound production
<u>x \$0.65</u>	Projected price
\$17,062.50	Insurance guarantee
25,000	Pound production
<u>x \$0.60</u>	Harvest price
\$15,000.00	Value of production

\$17,062.50	Insurance guarantee
<u>-\$15,000.00</u>	Value of production
\$2,062.50	Indemnity payment

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/.

Contact Us

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Download Copies from the Web

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

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