

# Jackson Regional Office — Jackson, MS

Revised January 2015

## Corn

### Arkansas, Kentucky, Louisiana, Mississippi, and Tennessee

#### Crop Insured

All corn grown in the county is insurable if:

- It is grown on insurable acreage;
- Premium rates are provided by the actuarial documents;
- You have a share;
- It is adapted to the area based on days to maturity and is compatible with agronomic and weather conditions in the area; and
- Is not planted into an established grass or legume;

The following corn is not insurable:

- High-amylose;
- High-oil;
- High-protein;
- Flint;
- Flour;
- Indian;
- Blue corn; or
- A variety of genetically adapted to provide forage for wildlife or any other open pollinated corn, unless allowed by written agreement

#### Counties Available

For a list of available counties, see actuarial documents at: <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>. 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 insurable cause of loss occurring within the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insects or plant disease, but not damage due to insufficient or improper application of control

measures;

- Price change (for revenue protection);
- Volcanic Eruption; or
- Wildlife.

#### Insurance Period

Insurance coverage begins when the crop is planted.

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

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10, 2015.

#### Important Dates

Sales Closing Date (AR,LA,MS)...February 28, 2015

Sales Closing Date (KY,TN).....March 15, 2015

Cancellation Date (AR,LA,MS).....February 28, 2015

Cancellation Date (KY,TN).....March 15, 2015

Final Planting Date.....Varies by State and County

Acreage Report Date.....July 15, 2015

#### Reporting Requirements

You must timely report, to your agent, all acres of the crop, in the county, in which you have a share, by the acreage reporting date.

#### Insurance Plans

##### Common Crop Insurance Policy Basic Provisions

**Yield Protection** - A plan of insurance that only provides protection against a production loss and is available only for crops for which revenue protection is available.

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

**Revenue Protection with Harvest Price Exclusion** - If the harvest price exclusion is elected, the insurance coverage provides protection only against loss of revenue due to a production loss, price decline, or a combination of both.

**Area Risk Protection Insurance** - Provides protection against widespread loss of revenue or widespread loss of

yield in a county.

### Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is available at 50 percent of your average yield and 55 percent of the established 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

A replanting payment is allowed if your corn crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum payment will be the lesser of 20 percent of the production guarantee or 8 bushels, multiplied by the projected price, multiplied by your insured share. Replant Provision is not available under catastrophic coverage.

### Late and Prevented Planting

These provisions provide coverage 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 100-percent share in 50 acres of corn in the unit, with a production guarantee of 115 bushels per acre and your projected price is \$5.75, your harvest price is \$5.90, and your production to count is 5,000 bushels.

### Yield Protection

50	Acres
115	Bushel production
x \$5.75	Projected price
\$33,062.50	Insurance guarantee
5,000	Bushel production
x \$ 5.75	Projected price
\$28,750	Value of production
\$33,062.50	Insurance guarantee
<u>-\$28,750.00</u>	Value of production
<b>\$4,312.50</b>	<b>Indemnity payment</b>

### Revenue Protection

50	Acres
115	Bushels
x \$5.75	Projected price
\$33,062.50	Insurance guarantee
5,000	Bushel production
\$ 5.90	Harvest price
\$29,500.00	Value of production
\$33,062.50	Insurance guarantee
<u>-\$29,500.00</u>	Value of production
<b>\$3,562.50</b>	<b>Indemnity payment</b>

### 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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