

# Jackson Regional Office — Flowood, MS

Revised August 2016

# Sugarcane APH Plan Louisiana

## Crop Insured

Sugarcane is insurable if it is grown for processing sugar or seed under the Sugarcane Actual Production History (APH) Plan. In parishes where premium rates are not provided by an actuarial table, the crop may be insurable by written agreement if specific criteria are met.

## Parishes Where Available

The Sugarcane APH Plan is available in Acadia, Ascension, Assumption, Avoyelles, Calcasieu, Cameron, East Baton Rouge, Evangeline, Iberia, Iberville, Jefferson Davis, Lafayette, Lafourche, Pointe Coupee, Rapides, St. Charles, St. James, St. John Baptist, St. Landry, St. Martin, St. Mary, Terrebonne, Vermillion, and West Baton Rouge parishes.

## New for 2017 Crop Year

The Sugarcane APH plan of insurance now includes modifications according to Informational Memorandum PM-16-040 located at <http://www.rma.usda.gov/bulletins/pm/>. These modifications address:

- The coverage that was added to provide protection against possible overwintering damage to stubble cane that may have been damaged in the previous year;
- The reference sugar content percentage for Louisiana used for loss adjustment that was revised to 10 percent;
- The Section 34(c)(1) of the Basic Provisions regarding optional units that was modified for Louisiana to recognize the larger units in the central region; and
- The Sugarcane Loss Adjustment Standards Handbook (LASH) that was revised to modify the allowable skip from 36 inches to 15 inches in Florida and Louisiana.

## 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;
- 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;
- Fire, if caused by an insured peril during the insurance period;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Volcanic Eruption; or
- Wildlife.

## Insurance Period

Insurance coverage begins the later of:

- The day we accept your application;
- At the time of planting for plant cane; or
- On the first day following harvest of the previous crop for stubble cane; or
- On the later of April 30 or 30 days following harvest of the previous crop for stubble cane damaged during the previous crop year in Louisiana.

Insurance coverage ends January 31, 2018.

## Important Dates

Sales Closing.....	September 30, 2016
Cancellation Date.....	September 30, 2016
Final Planting Date .....	November 15, 2016
Acreage Report Date.....	July 15, 2017

## Definitions

**Cancellation date** - The calendar date specified in the crop provisions on which coverage for the crop will automatically renew unless cancelled, in writing, by

either you or us or terminated according to the policy terms.

**Production Guarantee** - The number of pounds of sugar guaranteed (per acre) is determined by multiplying your average yield (per acre, based on your production records) by the coverage level percentage you choose.

**Price Election** - Price of compensation, per pound of sugar, in case of loss.

### 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 price election. Premium subsidies are available and vary based on the coverage level you choose.

### Late and Prevented Planting

Late and prevented planting are not available for sugarcane.

### Loss Example

Assume you have a 100 percent share in a unit of 100 acres of sugarcane, an approved yield of 6,000 pounds of raw sugar per acre, a coverage election of 65 percent, and a price election of \$0.17 a pound. The production guarantee is 3,900 pounds of raw sugar per acre (6,000 x 0.65). Also assume that you are only able to harvest 200,000 pounds of raw sugar because the unit was damaged by an insurable cause of loss.

100	Acres
x 3,900	Pounds production guarantee
390,000	Pounds production guarantee
- 200,000	Pounds harvested production
190,000	Pounds production loss
x \$0.17	Price election
\$32,300	Loss
x 100	Percent share
<b>\$32,300</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 any USDA Service Center or on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Regional Contact

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