

# Mustard

## Montana and North Dakota

### Crop Insured

The crop insured is all mustard grown in the county in which you have a share that is planted for harvest as seed and grown under a qualified processor contract. Contracts must be executed on or before the acreage reporting date and the crop cannot be excluded from the contract at any time during the crop year. Mustard interplanted with another crop, or planted into an established grass or legume, or planted following the harvest of any other crop in the same crop year is not insurable. Mustard grown in counties with no actuarial tables is only insurable by written agreement.

### Counties Available

**Montana:** Daniels, McCone, Richland, Roosevelt, Sheridan, Valley

**North Dakota:** Adams, Billings, Burke, Cavalier, Divide, Dunn, Golden Valley, Hettinger, McLean, Mountrail, Nelson, Ramsey, Renville, Slope, Stark, Towner, Ward, Williams

### Causes of Loss

Adverse weather conditions  
Failure of irrigation water supply<sup>1</sup>  
Fire  
Insects<sup>2</sup>  
Plant disease<sup>2</sup>  
Wildlife

<sup>1</sup>If caused by an insured cause of loss.

<sup>2</sup>But not due to insufficient or improper application of control measures.

### Insurance Period

Insurance attaches on the later of the date we accept your application or the date the insured crop is planted and ends the earliest of:

- 1) total destruction of the crop,
- 2) October 31,
- 3) harvest,
- 4) abandonment of the crop, or
- 5) final adjustment of a loss.

### Reporting Requirements

**Acreage Report**—You must report all acreage of your mustard both insured and uninsured, date of planting, and all applicable processor contracts by the acreage reporting date.

### Important Dates

Sales Closing/ Cancellation .....	March 15
Final Planting .....	May 20 or May30*
Acreage Reporting .....	July 15
Premium Billing .....	August 15

\*varies by county

### Duties in the Event of Damage or Loss

- 1) Protect the crop from further damage by providing sufficient care;
- 2) Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period)

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 1,000 pounds per acre would result in a guarantee of 750 pounds per acre at the 75-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium:

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300, regardless of the acreage.

## Price Elections

The base contract price in U.S. Dollars will be used to determine your price election. Different base contract prices are allowed by type. You may also elect a percentage less than 100 percent of the base contract price stated in the processor contract.

## Insurance Units

Your insurable acreage will be grouped into one or more units in order to establish the approved yield, calculate a guarantee, and determine any indemnity. Enterprise and whole farm units are not allowed.

**Basic Unit (BU):** A basic unit includes all of your mustard acreage in the county by share arrangement. Premiums are reduced by 10 percent for a basic unit.

**Optional Units (OU):** An optional unit includes all the insured crop acreage in a section by share type, and practice. The 10-percent discount will not apply. Optional units are not available with CAT coverage.

## Replant Provisions

Replant provisions are applicable with the exception of catastrophic (CAT) coverage policies.

## Prevented Planting

Prevented Planting coverage may be available.

## Plan of Insurance

Actual Production History (APH) - Production guarantee based on individual yield history.

## Late Planting Period

The late planting period begins the day after the final planting date and ends 15 days after the final planting date. For insured crop acreage planted during the late planting period, the production guarantee for each acre will be reduced for each day planted after the final planting date by two percent for the 1st through the 5th day; and three percent for the 6th through the 15th day.

## Loss Example:

Example assumes a 75 percent coverage level, a 100 percent price election (contract price of \$0.15 per pound), an average yield of 1,000 pounds per acre actual production history (APH), and 100 acres insured:

1,000	pounds per acre (APH)
<u>x 75%</u>	coverage level
750	pounds per acre guarantee
<u>x 100</u>	acres
75,000	pounds unit guarantee
<u>x \$0.15</u>	price election
\$11,250	guarantee value
30,000	pounds harvested production
<u>x \$0.15</u>	price coverage
\$ 4,500	harvested value

\$11,250 - \$4,500 = \$6,750 Loss (indemnity due)

## Where to Purchase

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available at:

<http://www3.rma.usda.gov/tools/agents>

## Regional Contact for RMA

### USDA/Risk Management Agency

#### Billings Regional Office

3490 Gabel Road, Suite 100

Billings, MT 59102-7302

Phone: 406-657-6447 || Fax: 406-657-6573

Email: [rsomt@rma.usda.gov](mailto:rsomt@rma.usda.gov)

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