



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Buckwheat

## North Dakota

### Crop Insured

The crop insured is buckwheat planted for harvest as **grain**. Buckwheat will be insured only if it is produced under a contract with a business enterprise equipped with facilities appropriate to handle and store buckwheat production. Insurance will not attach to any acreage on which canola, crambe, chickpeas, dry beans, mustard, rapeseed, soybeans, or sunflowers have been planted in the preceding crop year or on which buckwheat has been planted in either of the preceding two crop years.

### Counties Available

**North Dakota**— Hettinger, Stark, Dunn, Mountrail, McLean, Sheridan, Burleigh, Kidder, Stutsman, La Moure, Dickey, McIntosh

### Causes of Loss

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

<sup>1</sup>If caused by an insured cause of loss occurring during insurance period.

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

### Insurance Period

Coverage usually begins when the buckwheat is planted and ends at the earlier of the following:

- (1) total destruction of the buckwheat on the unit,
- (2) harvest of the unit,
- (3) final adjustment of a loss on the unit, or
- (4) October 31.

### Reporting Requirements

**Acreage Report**—You must report all acreage of your buckwheat, both insured and uninsured, to your agent by the acreage reporting date.

### Important Dates

Sales Closing .....	March 15
Production Reporting .....	April 29
Acreage Reporting .....	July 15
Premium Billing .....	August 15

### Definitions

**Production Guarantee** — Number of **bushels** guaranteed per acre determined by multiplying your average yield per acre (based on your records) times the coverage level you elect.

**Production Reporting Date** —The date you must report your production for the previous crop year to your agent.

**Price Election** — The contract price (not including discounts or incentives that may apply) will be used to establish the price election. However, if the contract price exceeds \$15.36 per bushel, the price election will be limited to \$15.36. If the contract price is expressed as a hundred-weight basis, multiply it by 0.48 to determine the contract price per bushel.

### 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); and
- (3) leave representative samples intact for each field of the damaged unit.

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 18 bushels per acre would result in a guarantee of 14 bushels 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.

## Replant Provisions

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

## Prevented Planting

Prevented Planting coverage is available only on spring planted acreage.

## 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.

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

**Optional Units:** If a basic unit consists of two or more sections or irrigated and non-irrigated acreage and certain record-keeping criteria are met, you may apply for optional units. The 10-percent discount will not apply.

## Insurance Plans Available

**APH** — Actual Production History (This fact sheet is based on the APH plan).

## 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 on the RMA Web site at: <http://www3.rma.usda.gov/tools/agents/>

## Regional Contact for RMA

### USDA/Risk Management Agency

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