

Billings Regional Office — Billings, MT

Revised April 2015

Canola and Rapeseed

Montana and North Dakota

Crop Insured

Canola and rapeseed planted and grown for harvest as seed are insurable in counties where premium rates are shown on the actuarial documents. “High oleic” is a specialty canola type insurable in select counties.

Counties Available

Montana - Blaine, Cascade, Chouteau, Daniels, Fergus, Glacier, Hill, Judith Basin, Liberty, Phillips, Pondera, Richland, Roosevelt, Sheridan, Teton, Toole, Valley, and Wibaux counties.

North Dakota - All counties.

Canola in counties with no actuarial documents may be insurable by written agreement. Contact your crop insurance agent for more information.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Change in harvest price from the projected price (Revenue Protection plans only);
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insect damage and plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- The date your application is accepted; or
- The date the insured crop is planted.

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

- Total destruction of the crop;
- October 31;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates

Sales Closing March 15, 2015
Final PlantingVaries By State and County
Acreage ReportingJuly 15, 2015
Premium BillingAugust 15, 2015

Reporting Requirements

Acreage Report - You must report all acreage of your canola in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreage reporting date.

Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is 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. There is no additional premium for CAT. For insurance coverage above 50 percent (buy up), a \$30 administrative fee is charged per crop per county. Additional premium applies.

Item	Percent							
	50	55	60	65	70	75	80	85
Coverage Level	50	55	60	65	70	75	80	85
	Premium Subsidy							
Basic/Optional Unit	67	64	64	59	59	55	48	38
Enterprise Unit	80	80	80	80	80	77	68	53
Whole Farm Unit	80	80	80	80	80	80	71	56

Whole Farm Units are only available with revenue protection

Optional Units are available by type - The premium is discounted for all units except optional units. For example, at the 75-percent coverage level, an average yield of 1000 pounds per acre would result in a guarantee of 750 pounds per acre and a producer paid premium of 33 percent of the base premium with an enterprise unit.

Price Elections

The price is based on the Commodity Exchange Price Provisions (CEPP) and is published in the actuarial documents. The CEPP is on RMA’s website at www.rma.usda.gov/policies/cepp.html. Contract pricing options are available for certified organic crops grown under guaranteed contracts and high oleic canola when it is established with a separate actual production history database.

Insurance Plans Available

Yield Protection - Provides protection against a production loss only. The guarantee is based on individual yield history multiplied by the projected price.

Revenue Protection - Provides protection against loss of revenue due to a production loss, price decline or increase, or a combination. The guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price.

Revenue Protection with Harvest Price

Exclusion - Provides protection against loss of revenue due to a production loss and/or price decline. The guarantee is determined by multiplying the production guarantee by the projected price.

You must request changes to your insurance plan through your crop insurance agent no later than the sales closing date.

Additional Coverage Options

Actual Production History (APH) Yield

Exclusion - If eligible you can exclude yields in exceptionally bad years from your production history resulting in a higher approved yield. APH Yield Exclusion is only available in select counties.

Trend Adjusted Yield - You can increase your yield guarantee based on the county's historical yield trend. Only available in select counties for select types and practices. Contact your crop insurance agent for more information.

Rotation Requirements

Rotation requirements apply. See actuarial documents.

Duties in the Event of Damage or Loss

You are required to perform the following duties in the event of damage or loss:

- Protect the crop from further damage by providing sufficient care;
- 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
- You cannot destroy or put the crop to another use without prior approval.

Loss Example

Assume an APH average yield of 1500 pounds per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

Yield Protection Example

1500	Pounds per acre APH yield
x 0.75	Coverage level
1125	Pound guarantee per acre
- 750	Pounds per acre actual yield
375	Pounds per acre loss
x \$0.33	Projected price (estimated)
\$123.75	Indemnity per acre

Revenue Protection Example

1125	Pound guarantee per acre
x \$0.33	Projected price (estimated)
\$371.25	Guarantee per acre
1125	Pounds per acre actual yield
x \$0.28	Harvest price (estimated)
\$315.00	Revenue-to-count per acre
\$371.25	Guarantee per acre
- \$315.00	Revenue-to-count per acre
\$56.25	Indemnity per acre

Your premium will be deducted from any indemnity payment.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop 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

USDA/Risk Management Agency

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