

Billings Regional Office — Billings, MT

Revised March 2015

Wheat

Montana, North Dakota, South Dakota, and Wyoming

Crop Insured

Wheat planted and grown in the county for harvest as grain is insurable. This fact sheet applies only to the Common Crop Insurance policy plans of insurance. Insurable types are common wheat (*triticum aestivum*), durum wheat (*t. durum*) and khorasan (*t. turanicum*). Insurable types and practices vary by county. See actuarial documents at [webapp.rma.usda.gov/apps/Actuarial Information Browser2015/CropCriteria.aspx](http://webapp.rma.usda.gov/apps/ActuarialInformation/Browser2015/CropCriteria.aspx) for more information.

Counties Available

Montana - All counties except Lincoln and Silver Bow.

North Dakota - All counties.

South Dakota - All counties.

Wyoming - All counties except Albany, Hot Springs, Sublette, Sweetwater, Teton, Uinta, and Washakie.

Any acreage of fall-planted wheat in a county without a winter type on the actuarial documents is insurable only if you request such coverage by March 15, and the insurance provider accepts the acreage based on an adequate stand.

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 occurring during the insurance period;
- Fire;
- Insects and plant diseases, but not damage due to insufficient or improper application of pest or disease 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 (winter).....September 30, 2014
Final Planting (winter) ...Varies by County and State
Acreage Reporting (winter).....November 15, 2014
Sales Closing (spring).....March 15, 2015
Final Planting (spring)....Varies by County and State
Acreage Reporting (spring).....July 15, 2015

Reporting Requirements

Acreage Report - You must report all your wheat acreage 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.

Optional Units are available by type - Premium is discounted for all units except optional units.

For example, at the 75-percent coverage level, an average yield of 35 bushels per acre would result in a guarantee of 26 bushels per acre and a producer paid premium of 23 percent of the base premium with an enterprise unit.

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								

Price Elections

The price basis will be according to the Commodity

Exchange Price Provisions (CEPP) and is published in the actuarial documents. The CEPP can be found on the RMA public website under the Common Crop Insurance Policy. Contract pricing options are available for certified organic crops grown under guaranteed contracts.

Insurance Plans Available

Yield Protection - Provides protection against a production loss only. 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. 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. Guarantee is determined by multiplying the production guarantee by the projected price.

A request to change insurance plans must be made to your agent no later than the sales closing date.

Additional Coverage Options

Actual Production History (APH) Yield

Exclusion - Allows eligible producers to exclude yields in exceptionally bad years from their production history to result in a higher approved yield. Only available in select counties.

Supplemental Coverage Option (SCO) - Provides additional coverage (up to 86-percent coverage level) on top of your underlying policy with loss determined by overall area performance for a given year. Only available in select counties.

Trend Adjusted Yield - Allows producers to increase their yield guarantee based on the county's historical yield trend. Only available in select counties for select types and practices.

Winter Coverage Endorsement - Provides coverage when winter wheat is damaged during the insurance period and at least 20 acres or 20 percent of the insured planted acreage in the unit, whichever is less, does not have an adequate stand to produce at least 90 percent of the production guarantee for the acreage. Additional premium applies and this option is only available in counties with both fall and spring final planting dates.

Duties in the Event of Damage or Loss

You must 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

Assumes an actual production history (APH) average yield

of 50 bushels per acre, 70-percent coverage level, and 100-percent share in the crop.

Yield Protection Example:

	50	Bushels per acre APH yield
x	0.70	Coverage level
	35	Bushels per acre guarantee
-	25	Bushels per acre actual yield
	10	Bushels per acre loss
x	\$ 6.50	Projected price (estimated)
	\$65.00	Indemnity per acre

Revenue Protection Example:

	35	Bushels per acre guarantee
x	\$ 6.50	Projected price (estimated)
	\$227.50	Guarantee per acre
	25	Bushels per acre actual yield
x	\$ 6.00	Harvest price (estimated)
	\$150.00	Revenue to count per acre
	\$227.50	Guarantee per acre
-	\$150.00	Revenue to count per acre
	\$ 77.50	Indemnity per acre

Your premium will be deducted from an indemnity payment.

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/.

Contact Us

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