

Raleigh Regional Office — Raleigh, NC

Revised February 2014

Dry Beans

New York

Crop Insured

All beans in the county are insurable if:

- Planted for harvest as dry beans, or contract seed beans if the seed bean processor contract is executed by July 15 of the crop year;
- Not inter-planted with another crop; and
- Not planted into an established grass or legume. Unless it is agreed that replanting is impractical, any acreage of the insured crop damaged before the final planting date of June 30 must be replanted if the damage is severe enough that the majority of growers in the area would not normally further care for the crop.

Counties Available

See New York actuarial documents at:

webapp.rma.usda.gov/apps/ActuarialInformationBrowser2014/CropCriteria.aspx
 for insurable counties. Dry beans may be insurable in other counties if specific criteria are met. Contact an agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Coverage usually begins when the beans are planted and ends at the earliest of:

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

Important Dates

Sales Closing Date	March 15, 2014
Earliest Planting Date	May 1, 2014
Final Planting Date	June 30, 2014
Acreage Reporting Date.....	July 15, 2014

Reporting Requirements

Acreage Report - An acreage report, due to your agent by the date shown in the actuarial documents under Important Dates, must include all acreage (insurable and uninsurable) in which you have a share.

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
- Leave representative samples intact for each field of the damaged unit.

Definitions

Production Guarantee - Pounds guaranteed per acre determined by multiplying the average yield per acre (based on your records) by the coverage level percentage you select.

Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels are shown in the table at the top of page 2. Your share of the premium is 100 percent minus the subsidy amount.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Catastrophic Risk Protection (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.

Price Elections

Price used to calculate your premium or indemnity.

Black	33¢ per lb.
Cranberry.....	41¢ per lb.
Dark Red Kidney	41¢ per lb.
Light Red Kidney	43¢ per lb.
Pea (navy, medium white)	33¢ per lb.
Pinto	31¢ per lb.
White Kidney	43¢ per lb.

Late and Prevented Planting

These provisions provide a reduced amount of protection on acreage that is planted late or that cannot be planted, due to insurable causes, by the final planting date or within the late planting period.

Replant Provisions

A replanting payment is allowed for a crop damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90 percent of the production guarantee and it is practical to replant. The maximum replanting payment per acre is the lesser of 10 percent of the production guarantee or the price election multiplied by 120 pounds. Replanting payments are not available for a crop under Catastrophic Risk Protection coverage.

Loss Example

Assume black beans with an actual production history (APH) yield of 1,200 pounds per acre, 65-percent coverage level, no options or endorsements, and one basic unit.

1,200	APH yield per acre
x 0.65	Coverage level
780	Acre guarantee
- 180	Production-to-count
600	Loss per acre
x \$0.33	Price election
\$198	Indemnity per acre

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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