

## Raleigh Regional Office — Raleigh, NC

Revised February 2015

# Processing Beans

## Maryland

### Crop Insured

Processing beans (snap and lima) are insurable if:

- They are grown under, and in accordance with, a processor contract;
- They are executed by the acreage reporting date; and
- They are not excluded from the contract at any time during the year.

Lima beans following snap beans harvested in the same crop year are not insurable.

### Counties Available

Processing beans are insurable in Baltimore, Caroline, Carroll, Dorchester, Harford, Kent, Queen Anne, Somerset, Talbot, and Worcester counties. Processing beans may be insurable in other counties if specific criteria are met. Contact a crop insurance 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.

This policy does not cover insect or disease damage on any snap bean acreage that follows a crop of snap beans, lima beans, or green peas harvested within the same crop year.

### Insurance Period

Coverage begins at planting unless:

- Snap bean acreage is planted before April 20; or
- Lima bean acreage is planted before May 10;
- Lima bean acreage is planted before April 20 in Baltimore, Carroll, and Harford counties.

Coverage ends with the earliest occurrence of one of the following:

- The date the processing beans are destroyed, abandoned, harvested, or should have been harvested but were not harvested;
- The date you harvest sufficient production to fulfill your processor contract (if the contract stipulates a specific amount of production to be delivered);
- Final adjustment of a loss; or
- October 15.

### Important Dates

#### Snap Beans

Sales Closing Date..... March 15, 2015  
Acreage Reporting Date..... August 15, 2015

#### Early Lima Beans

Sales Closing Date..... March 15, 2015  
Acreage Reporting Date..... July 15, 2015

#### Late Lima Beans

Sales Closing Date..... March 15, 2015  
Acreage Reporting Date..... August 15, 2015

### Reporting Requirements

An acreage report is a report of all insured acreage of processing beans. A report and a copy of all your processor contracts must be submitted to your crop insurance agent on or before the appropriate acreage reporting date. Lima Bean varieties M-15, Cypress, Meadow, and C-elite Select only will have a final planting date of July 20 and the acreage reporting date is July 25.

### Duties in the Event of Damage or Loss

**Notice of Loss** - If a loss occurs you should:

- 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

**Base Contract Price** - The price stipulated in the processor contract for the grade factor or sieve size that is

designated in the special provisions, if applicable, without regard to discounts or incentives that may apply.

**Bypassed Acreage** - Land on which production is ready for harvest but the processor chooses not to accept such production so it is not harvested.

**Good Farming Practices** - The cultural practices generally in use in the county for the crop to make normal progress toward maturity and produce at least the yield used to determine the production guarantee and are those required by the bean processor contract with the processing company, and recognized by the Cooperative State Research, Education, and Extension Service as compatible with agronomic and weather conditions in the county.

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

### Coverage Levels

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the following table. For example, an average snap bean yield of 2 tons per acre would result in a guarantee of 1.5 tons per acre at the 75-percent coverage level. If you selected the 75-percent coverage level, your premium share would be 45 percent of the base premium.

| Item               | Percent |    |    |    |    |    |
|--------------------|---------|----|----|----|----|----|
|                    | 50      | 55 | 60 | 65 | 70 | 75 |
| 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 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.

|                                     |               |
|-------------------------------------|---------------|
| Lima.....                           | \$450 per ton |
| Italian.....                        | \$230 per ton |
| Petite.....                         | \$230 per ton |
| Wax.....                            | \$230 per ton |
| Green and Other Unlisted Types..... | \$230 per ton |

### Loss Example

Assume snap and lima beans with actual production history (APH) yields of 2.5 tons and 1.2 tons respectively, 65-percent coverage level, 100 percent share, and one basic unit.

|              |                           |              |  |
|--------------|---------------------------|--------------|--|
| Snap Beans   |                           | Lima Beans   |  |
| 2.5          | APH Yield Per Acre (Tons) | 1.2          |  |
| x 0.65       | Coverage Level            | x 0.65       |  |
| 1.6          | Acre Guarantee            | 0.8          |  |
| - 0.5        | Production-to-Count       | - 0.3        |  |
| 1.1          | Loss Per Acre             | 0.5          |  |
| x \$230      | Price Election            | x \$450      |  |
| <b>\$253</b> | <b>Indemnity Per Acre</b> | <b>\$225</b> |  |

### 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/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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