

Raleigh Regional Office — Raleigh, NC

Revised February 2015

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 interplanted 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

Coverage is available in most New York Counties see actuarial documents at: webapp.rma.usda.gov/apps/actuarialinformationbrowser2015/CropCriteria.aspx.

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 with the earliest occurrence of one of the following:

- 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, 2015
 Earliest Planting Date May 1, 2015
 Final Planting Date June 30, 2015
 Acreage Reporting Date July 15, 2015

Reporting Requirements

Acreage Report - An acreage report is a report of all insured acreage of dry beans. A report must be submitted to your crop insurance agent on or before the appropriate acreage reporting date.

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

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 below. Your share of the premium is 100 percent minus the subsidy amount.

| Item | Percent | | | | | | | |
|--------------------|---------|----|----|----|----|----|----|----|
| | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 |
| 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 | 32¢ per lb. |
| Cranberry..... | 40¢ per lb. |
| Dark Red Kidney | 40¢ per lb. |
| Light Red Kidney | 40¢ per lb. |
| Pea (navy, medium white) | 26¢ per lb. |
| Pinto | 25¢ per lb. |
| White Kidney | 40¢ 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 CAT 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 |
| <u>x 0.65</u> | Coverage level |
| 780 | Acre guarantee |
| <u>- 180</u> | Production-to-count |
| 600 | Loss per acre |
| <u>x \$0.32</u> | Price election |
| \$192 | 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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