

## Raleigh Regional Office — Raleigh, NC

Revised March 2016

# Green Peas

## New York

### Crop Insured

All shell type and pod type green peas are insurable if:

- A premium rate is provided by the actuarial document;
- Grown under requirements of a processor contract executed by July 15 without exclusion from the contract at any time during the crop year;
- They are not interplanted with another crop;
- They are not planted into an established grass or legume; and
- They are not planted as a nurse crop.

### Counties Available

Green peas are insurable in Allegany, Cayuga, Erie, Genesee, Livingston, Monroe, Niagara, Onondaga, Ontario, Orleans, Schuyler, Seneca, Steuben, Tompkins, Wayne, Wyoming, and Yates counties. Green peas may be insurable in other counties by written agreement 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 any loss of production due to bypassed acreage because of the equipment or facility failure; or failure to follow requirements as specified in the processor contract.

### Insurance Period

Coverage usually begins when the peas are planted and ends with the earliest occurrence of one of the following:

- Destruction of the crop;

- The date the green peas should have been harvested but were not;
- Abandonment of the crop;
- Completion of harvest;
- The date you harvest sufficient production to fulfill your contract if a specific amount is so stipulated;
- Final adjustment of a loss;
- September 15; or
- September 30 if you provided notice that crop will be harvested as dry peas.

### Important Dates

|                              |                 |
|------------------------------|-----------------|
| Sales Closing Date .....     | March 15, 2016  |
| Final Planting Date .....    | May 20, 2016    |
| Acreage Reporting Date ..... | July 15, 2016   |
| Premium Billing Date .....   | August 15, 2016 |

### Reporting Requirements

**Acreage Report** - An acreage report is due to your crop insurance agent by the date shown in the Special Provisions of Insurance under Important Dates. It must include all acreage (insurable and uninsurable) in which you have a share. You should provide a copy of all processor contracts to your crop insurance agent with your acreage report.

### 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;
- If damage occurs, you must give notice to your crop insurance agent within 72 hours of initial discovery; and
- Leave representative samples intact for each field of the damaged unit.

### Definitions

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

**Green Peas** - Shell type and pod type peas that are grown under a processor contract to be canned or frozen and sold for human consumption.

**Nurse Crop (companion crop)** - A crop planted into the same acreage as another crop that is intended to be harvested separately, and is planted to improve growing conditions for the companion crop.

**Price Election** - The contracted price used to calculate your premium and indemnity.

**Processor Contract** - A written agreement between the producer and a processor, containing at a minimum:

- The producer’s commitment to plant and grow green peas, and to deliver the green pea production to the processor;
- The processor’s commitment to purchase all the production stated in the processor contract; and
- A base contract price.

Multiple contracts with the same processor that specify amounts of production are considered a single processor contract unless the contracts are for different types of green peas.

### Coverage Options

**Supplemental Coverage Option (SCO)** is a crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown below. If you selected the 65-percent coverage level, your premium share would be 41 percent of the base premium.

| Item               | Percent |    |    |    |    |    |
|--------------------|---------|----|----|----|----|----|
| 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.

### Loss Example

Assume green peas with an actual production history (APH) yield of 3,500 pounds per acre, 65-percent coverage level, contract price of 10 cents per pound, non-irrigated, 100-percent share, and a one-acre basic unit.

|              |                           |
|--------------|---------------------------|
| 3,500        | APH yield per acre        |
| x 0.65       | Coverage level            |
| 2,275        | Acre guarantee            |
| - 575        | Production-to-count       |
| 1,700        | Loss per acre             |
| x \$0.10     | Price election            |
| <b>\$170</b> | <b>Indemnity per acre</b> |

### 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 [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

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