



United States Department of Agriculture
Risk Management Agency

November 2012

2013 COMMODITY INSURANCE FACT SHEET

Canola

Idaho, Oregon, Washington

Crop Insured

Oleic canola and high erucic rapeseed are insurable. Types and practices are specified in the insurance policy's special provisions for all Idaho, Oregon, and Washington counties listed below.

Counties Available

Idaho —Bannock, Benewah, Bingham, Blaine*, Bonner, Bonneville*, Boundary, Caribou, Cassia, Clearwater, Fremont*, Gooding, Idaho, Jefferson*, Jerome, Kootenai, Latah, Lewis, Lincoln, Madison*, Minidoka, Nez Perce, Oneida, Power, Teton,* and Twin Falls.

Oregon —Gilliam, Morrow, Sherman, Umatilla, Union, Wallowa, and Wasco.

Washington —Adams, Asotin, Columbia, Douglas, Garfield, Klickitat, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, and Whitman.

**Only spring types insurable. All other counties offer insurance for both fall and spring types.*

Causes of Loss

Adverse weather conditions¹
Earthquake
Failure of irrigation water supply²
Fire²
Insects³
Harvest Price Decline⁴
Plant disease³
Volcanic Eruption
Wildlife

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³But not damage due to insufficient or improper application of control measures.

⁴When revenue protection is in effect, a decline in the harvest price below the projected price.

Important Dates

Sales Closing Dates

Counties with fall and spring typesAugust 31**

Counties with spring types only.....March 15

Acreage Report Date

Fall planted.....Dec 15

Spring planted.....July 15

Cancellation and Termination Date

Counties with fall and spring types... .. August 31

Counties with spring types only.....March 15

***For counties with fall and spring planted types insurable, March 15 is the sales closing date if **only** a spring type is planted.*

Insurance Period

Insurance attaches at the time of planting and ends on a unit or part of a unit the earliest of:

- 1) Total destruction of the crop;
- 2) Harvest of the crop;
- 3) Final adjustment of a loss on a unit;
- 4) October 31; or
- 5) Abandonment of the crop.

Yield and Revenue Insurance

One policy provides the choice of three plans.

Yield Protection —Insurance coverage only providing protection against a production loss.

Revenue Protection —Insurance coverage providing protection against loss of revenue due to a production loss, price decline or increase, or a combination of both.

Revenue Protection with Harvest Price Exclusion —Insurance coverage providing protection only against loss of revenue due to a production loss, price decline, or a combination of both.

****Rapeseed is eligible for options unique to the revenue plans (enterprise or whole farm units) but **no** price protection is provided.*

Projected and Harvest Price

Commodity Exchange Price Provisions (CEPP) —

Contains information necessary to set the projected price and the harvest price for the insured crop. Information includes the price discovery period, release dates, boards of trade used, and additional pricing information. Available at your insurance agent's office and at the RMA web site: <http://www.rma.usda.gov>.

Projected price —Used to calculate the premium, replant payment, and any prevented planting payment.

Harvest price —Used to value production-to-count under the Revenue Protection and the Revenue Protection with Harvest Price Exclusion plans.

Production Guarantees

Yield Protection guarantee —Determined by multiplying the production guarantee by the projected price. The Harvest Price is not used.

Revenue Protection guarantee —Determined by multiplying the production guarantee (per acre) by the greater of the projected price or the harvest price.

Revenue Protection with Harvest Price Exclusion guarantee —Determined by multiplying the production guarantee (per acre) by the projected price.

Guarantee Choices and Premium Subsidy

You can choose to insure **50 to 85 percent** of your approved average yield, in 5-percent increments. For example, at the 75-percent coverage level, your premium would be 45 percent of the total premium. Catastrophic Risk Protection coverage is fixed at 50 percent of the average yield and 55 percent of the projected price.

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

Additional Coverage Options

The common crop policy offers several different options you can choose from so you can have the right coverage for your farm. Additional options available with this policy are:

- Insurance Units
- Late and Prevented Planting
- Replant Payments

Please talk to your crop insurance agent for more information.

Catastrophic Coverage

Catastrophic Risk Protection coverage (CAT) is available at 50 percent of your actual production history (APH) yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county.

Administrative fees and premium costs for coverage levels above CAT are \$30 per crop per county.

Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

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 any USDA service center and on the RMA web site at: <http://www3.rma.usda.gov/tools/agents/>

Regional Contact

USDA/Risk Management Agency
Spokane Regional Office
11707 E Sprague Ave #201
Spokane Valley, WA 99206
Telephone: (509) 228-6320
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