



United States Department of Agriculture  
Risk Management Agency

November 2012

## 2013 COMMODITY INSURANCE FACT SHEET

# Mint

Idaho, Oregon, and Washington

### Crop Insured

All mint types in the county are insurable:

- Where a premium rate is provided by the actuarial document;
- You have a share;
- That are planted for harvest and distillation as mint oil;
- That have an adequate stand of 1.5 plants per square foot by the date coverage begins; and
- That your insurance provider inspected and accepted for the first crop year you have insurance coverage **or** you certify as having an adequate stand by the date coverage begins, starting your second year of insurance coverage.

### Counties Where Available

**Idaho** —Ada, Canyon,\* Elmore, Owyhee, and Payette

**Oregon** —Baker, Benton, Crook, Klamath, Lane, Linn, Malheur,\* Marion, Umatilla,\* and Union

**Washington** —Adams,\* Benton,\* Franklin,\* Grant\* Walla Walla,\* and Yakima\*

Coverage for the peppermint type is available in all counties. Coverage for native and scotch spearmint types is also offered in counties with an asterisk (\*), or may be available by written agreement.

### Causes of Loss

Adverse weather conditions<sup>1</sup>

Earthquake

Failure of irrigation water supply<sup>2</sup>

Fire<sup>2</sup>

Insects<sup>3</sup>

Plant disease<sup>3+</sup>

Volcanic Eruption

Wildlife

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>But not damage due to insufficient or improper application of control measures. \*Verticillium Wilt is **not** a covered cause of loss.

### Important Dates

Basic Coverage Sales Closing .....	March 15
Basic Coverage Acreage Reporting Date .....	July 15
Winter Coverage Option Sales Closing Date .....	September 30
Winter Coverage Option Acreage Reporting Date .....	December 15
Cancellation Date .....	September 30
Termination Date .....	November 30

### Insurance Period

Insurance coverage begins on each unit or part of a unit with an adequate stand on **May 16**.

Insurance coverage ends for each unit or part of a unit at the earliest of:

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

### Winter Coverage Option

The winter coverage option provides protection when any insured mint is damaged and does not meet the adequate stand requirement before basic coverage begins. This option provides a guarantee equal to 60 percent of the total guarantee. Coverage will attach if you choose this option when you apply, on or before the fall sales closing date for the crop year, pay the additional premium indicated in the actuarial documents, and have not chosen coverage under the Catastrophic Risk Protection (CAT) coverage option. If you choose winter coverage, all of your insurable acreage in the county will be insured under the winter coverage option. Optional winter coverage begins November 1 for all mint acreage with an adequate stand. Insurance protection provided under this option stops on May 15, and coverage continues under the basic policy beginning the next day, May 16.

## Coverage and Price Elections

Coverage is based on your actual production history (APH) You can choose to cover a percent of your approved average yield, from 50 percent up to 75 percent, in 5-percent increments. The price election is the price you receive if you suffer a loss. You can choose a percent the price established for the crop year.

## Acreage Report

You must report to your insurance agent the acreage with an adequate stand in which you have a share (your share at the time insurance attaches). You must report the crop by type and practice.

## Insurable Acreage

Mint can be interplanted with a cover crop, if the cover crop is destroyed before its maturity and is not harvested as grain. The mint acreage must meet the rotation requirements (4 crop years) and age limitations (4 years for peppermint and scotch spearmint; 9 years for native spearmint). Separate requirements apply to Klamath County (Oregon). Talk to your agent for details.

### We will not insure any production loss that:

- 1) Happens after harvest;
- 2) Is due to your failure to distill the crop, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period; or
- 3) Is due to Verticillium Wilt disease.

## Unit Structure

The mint policy offers a **basic unit** by type (peppermint, scotch spearmint, native spearmint) and share and an **optional unit** by section. No optional or type units are available with CAT policies.

## 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.

## Loss Example

Assume 75-percent coverage level, a 100-percent price election per pound of \$10.75, and an average yield of 100 pounds per acre actual production history (APH).

100	Pounds per acre APH
x <u>75</u>	Percent coverage level
75	Pound per acre guarantee
x <u>100.0</u>	Acres
7,500	Pound unit guarantee
x <u>\$10.75</u>	Price coverage
\$80,625	Guarantee value
3,000	Pounds harvested production
x <u>\$10.75</u>	Price coverage
\$32,250	Harvested value
<b>\$80,625</b>	Guarantee value
<b>- \$32,250</b>	Harvested value
<b>\$48,375</b>	<b>Loss indemnity due policyholder</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 Web site: <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  
 Fax: (509) 228-6321  
 E-mail: [rsowa@rma.usda.gov](mailto:rsowa@rma.usda.gov)

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