

## Spokane Regional Office — Spokane, WA

Revised January 2014

# Dry Bean

## Idaho, Oregon, Washington

### Crop Insured

All dry beans in the county are insurable if:

- You have a share;
- Planted for harvest as dry beans;
- Planted for harvest as contract seed beans when applicable, if the seed bean processor contract is executed on or before the acreage reporting date; and
- Not interplanted with another crop or planted into an established grass or legume, unless allowed by the Special Provisions of Insurance or written agreement.

We will not insure any acreage of the insured crop damaged before the final planting date, to the extent that most growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. The insurance provider will not require you to replant if it is not practical to replant the type of dry beans originally planted. If dry bean coverage is not available in your county, please ask a crop insurance agent about a written agreement

### Counties Available

**Idaho** - Ada, Canyon, Cassia, Elmore, Gooding, Jerome, Lincoln, Minidoka, Owyhee, Payette, Twin Falls, and Washington counties.

**Oregon** - Malheur and Umatilla counties.

**Washington** - Adams, Benton, Franklin, Grant, Lincoln, and Yakima counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured cause of loss that occurs during the insurance period;
- Fire;
- Insects, but not damage due to insufficient or improper application of pest control measures;
- Plant disease, but not damage due to insufficient or improper application of disease control measures;

- Volcanic eruption; or
- Wildlife.

### Insurance Period

Coverage begins at the time of planting and ends with the earliest occurrence of one of the following:

- The crop is destroyed;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop on the unit; or
- October 31 of the crop year in which the insured beans would normally be harvested.

### Important Dates

Sales Closing .....	March 15, 2014
Final Planting Date .....	See County Actuarial
Acreage Report Date .....	July 15, 2014
Cancellation & Termination .....	March 15, 2015

### Reporting Requirements

You must report to your insurance agent all of the acreage in which you have a share (your share at the time insurance attaches), reporting the crop by type and practice. For contract seed beans, you must submit a copy of the seed bean processor contract on or before the acreage reporting date.

### Guarantee Choices

Choice of variable percentages of your approved average yield, from 50 percent to 75 percent, in 5-percent increments.

### Price Elections

Price at which you are compensated per pound in the event of a loss. Choices vary by level of guarantee. Please check with your crop insurance agent for price election changes for the current crop year.

### Late Planting

Late planting provisions are applicable according to the Common Crop Insurance Policy, section 16.

## Replanting Payments

Replanting payments are available for dry beans but not applicable for Catastrophic Risk Protection (CAT) coverage.

## Prevented Planting

Coverage is 60 percent of your production guarantee for timely planted acreage. If you have coverage greater than the catastrophic endorsement level and you agree to pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

## Definitions

**Beans** - Dry beans and contract seed beans.

**Contract Seed Beans** - Dry beans grown under the terms of a seed bean processor contract for the purpose of producing seed to be used for producing dry beans or vegetable beans in a future crop year.

**Dry Beans** - The crop defined by the U.S. Standards for beans, excluding contract seed beans.

**Harvest** - Combining the beans. Beans that are swathed or knifed before combining are not considered harvested.

**Seed Bean Processor Contract** - A written agreement between the contract seed bean producer and the seed company, containing at a minimum:

- The contract seed bean producer's promise to plant and grow one or more specific varieties of contract seed beans and deliver the production from those varieties to the seed company;
- The seed company's promise to purchase all the production stated in the contract; and
- A base price, or a method to determine such price based on published independent information that will be paid to the contract seed bean producer for the production stated in the contract.

## Administrative Fees

CAT coverage is \$300 per crop, per county. Additional coverage is \$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 a 100-percent share, 1,800 pound actual production history (APH), 75-percent coverage level, and \$0.30 price election.

1,800	Pound pinto average yield (APH)
x 0.75	Coverage level
1,350	Pound guarantee
- 1,000	Pound actually harvested/produced
350	Pound loss
x \$0.30	Price election
<b>\$105.00</b>	<b>Gross indemnity per acre</b>

## Where to Buy Crop Insurance

All insurance policies, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA website: [www3.rma.usda.gov/tools/agents/](http://www3.rma.usda.gov/tools/agents/).

## Regional Contact

USDA/Risk Management Agency  
Spokane Regional Office  
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Spokane Valley, WA 99206  
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