

## Spokane Regional Office — Spokane, WA

Revised December 2014

# Sugar Beet

## Idaho, Oregon, Washington

### Crop Insured

All sugar beets are insurable if:

- Grown under a contract with a processor for processing as sugar; and
- You have a share.

Sugar beets are not insurable if:

- Interplanted with another crop;
- Planted into an established grass or legume; or
- Planted prior to submitting a properly completed insurance application.

Sugar beets are not insurable unless provided for by the special provisions or by written agreement any acreage planted to sugar beets:

- The preceding crop year; or
- In any crop year following the discovery of rhizomania on the acreage.

### Counties Available

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

**Oregon** - Malheur, and Union counties.

**Washington** - Benton County.

### 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. Insurance ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the sugar beets on the unit when production delivered to the processor equals the amount of production stated in the sugar beet processor contract;
- Total destruction of the crop;
- Final adjustment of a loss; or
- November 15.

### Important Dates

Sales Closing ..... March 15, 2015  
Final Planting Date ..... See County Actuarial  
Acreage Report Date ..... July 15, 2015  
Cancellation & Termination Date .... March 15, 2016

### Reporting Requirements

**Acreage Report** - You must report to your insurance company all acreage of the insured crop in the county in which you have a share, the practice, and your share at the time of planting.

### Production Guarantees

Yields are based on actual production records reported to your insurance agent and/or company. Sugar beet production guarantees are based on two stages. The first stage provides 60 percent of the final stage guarantee; the first stage is from planting until July 1 in the Pacific Northwest. The final stage provides 100 percent of the final stage production guarantee. The final stage applies to all insured beets

that complete the first stage.

### Price Elections

Price at which you are compensated per ton 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.

### Replant Payment

A replant payment is provided for within the crop provisions. A replant payment is not available with Catastrophic Risk Protection Coverage policies.

### Late or Prevented Planting

Coverage for late and prevented planting is currently provided within the basic provisions and the sugar beet crop provisions.

### Sugar Beet Stage Removal Option Pilot

This option attaches to the existing sugar beet crop provisions and removes the first stage guarantee. The option provides the opportunity to buy coverage at the full guarantee and receive a full indemnity in the event of a total loss during the early stages of growth. All indemnities are calculated using the final stage guarantee in exchange for the additional premium designated in the actuarial documents. This option is not available with CAT coverage. Indemnity reductions by the failed first crop provisions of the basic policy remain applicable.

### Administrative Fees

Catastrophic Risk Protection (CAT) Coverage is \$300 per crop, per county. Additional coverage is \$30 per crop, per county.

### Loss Example

Assume 65-percent coverage and a 100-percent price election of \$38.00 and an average yield of 26 tons per acre.

26	Tons per acre (APH)
x 0.65	Coverage level
16.9	Ton per acre guarantee
x 100	Acres
1,690	Ton unit guarantee
- 1,400	Ton production to count
290	Ton loss
x \$38.00	Price election
<b>\$11,020</b>	<b>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 or on the RMA website: [www3.rma.usda.gov/tools/agents/](http://www3.rma.usda.gov/tools/agents/).

### Regional Contact

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