Canola and Rapeseed

**Sales Closing Dates**

*Program may not be available in all counties.

**Crop Insured**

Canola and Rapeseed are insurable if:
- You have a share in the crop;
- Premium rates are provided by the actuarial documents; and
- Planted for harvest as seed.

Canola and Rapeseed are not insurable (unless allowed by the Special Provisions or by written agreement) if:
- Interplanted with another crop; or
- Planted into an established grass or legume.

For crops, types or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

**Insurance Period**

Coverage begins at the later of when the canola or rapeseed are planted, and ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of loss;
- Abandonment of the crop; or
- October 31 of the calendar year in which the crop is normally harvested.

See crop provisions for additional information.

**Acreage Reporting Requirements**

You must file a report of planted acreage with your crop insurance agent by the acreage reporting date. Acreage reporting dates vary by crop and county, consult your crop insurance agent for more information and specific reporting requirements.

Acreage reporting dates:
- Idaho, Oregon, and Washington: 12/15 or 7/15
- Illinois, Indiana, and Kansas: 12/15
- Minnesota, Montana, and North Dakota: 7/15
- All Other States: 1/15

**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;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insects and plant disease, except for insufficient or improper application of pest or disease control measures;
- Wildlife;
- Volcanic eruption; or
- For revenue protection only, a change in the harvest price from the projected price, unless the Federal Crop Insurance Corporation can prove the price change was the direct result of an uninsured cause of loss.

**Duties in the Event of Damage or Loss**

If a loss occurs you must:
- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage, but not later than 15 days after the end of the insurance period; and
- Leave representative samples for each field of the damaged unit.

**Coverage Levels and Premium Subsidies**

The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>50</td>
<td>55</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
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</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for
Insurance Units

Basic units, optional units, enterprise units, and whole farm units are available for canola. In addition to optional units by section, section equivalent or Farm Service Agency Farm Number and by irrigated and non-irrigated practices, optional units may be by type if the type is designated on the Special Provisions. Premium discounts apply for basic, enterprise, and whole farm units. Additional subsidy is available for enterprise and whole farm units. You may only elect whole farm units if you select a Revenue Protection plan of insurance.

Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection, Yield Protection, Revenue Protection, or Revenue Protection with Harvest Price Exclusion, where available.

Additional Options are Actual Production History Yield Exclusion; Supplemental Coverage Option (SCO); and Trend Adjusted Yield, where available.

Contact a Crop Insurance Agent for More Information

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.

Useful Links

- Actuarial Information Browser
- RMA Map Viewer
- Price Discovery
- USDA/Risk Management Agency Homepage
- Regional Office State Directory

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

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