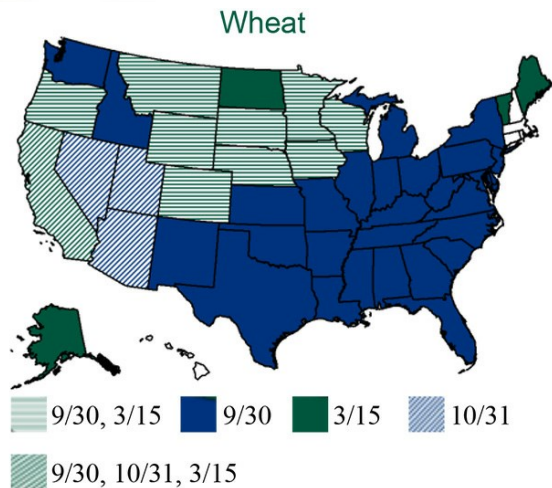
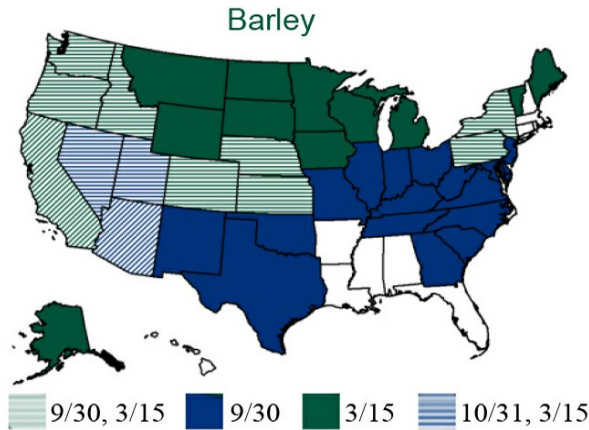


# Small Grains: Barley and Wheat

## Sales Closing Dates\*



\*Program may not be available in all counties. Dates may vary for Margin Protection.

## Crop Insured

Small Grains are insurable if:

- You have a share;
- Premium rates are provided by the actuarial documents;
- Grown on insurable acreage; and
- Planted for harvest as grain.

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 we accept your application or the date when the crop is 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;
- July 31 in Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, and Tennessee;
- August 31 in Virginia;
- September 25 in Alaska; or
- October 31 for all other states.

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.

## 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.

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

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$655, per crop per county.

## Insurance Units

Basic, optional, enterprise, and whole farm unit structures are available in select counties for small grains. Premium discounts apply for basic units. You may only elect whole farm units if you select a Revenue Protection plan of insurance.

## Coverage Options

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

Additionally, you may buy wheat crop insurance coverage under one of the insurance plans offered: Area Revenue Protection, Area Revenue Protection with Harvest Price Exclusion, Area Yield Protection, Margin Protection, Margin Protection with Harvest Price Option.

Additional Options available are Contract Pricing, Coverage Level by Irrigated Practice, Hail & Fire Exclusion, Prevented Planting +5%, High Risk Land Exclusion, Malting Barley Endorsement, Supplemental Coverage Option (SCO), Winter Coverage Endorsement, Yield Cup Option and Yield Exclusion where available.

### Contact a Crop Insurance Agent for More Information

All multi-peril crop insurance, including CAT policies, are available from...

#### 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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