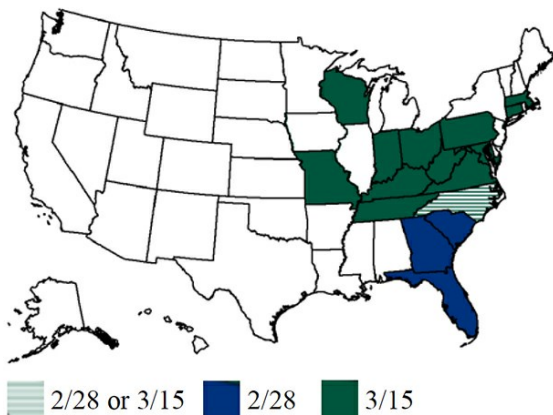


Tobacco: Burley, Cigar Binder, Cigar Filler, Cigar Wrapper, Dark Air Cured, Fire Cured, Flue Cured, and Maryland

Sales Closing Dates*



*Program may not be available in all counties.

Crop Insured

Tobacco is insurable if:

- You have a share in the crop;
- Premium rates are provided by the actuarial documents; and
- All rotation requirements in the Special Provisions of Insurance are met.

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 tobacco on the unit;
- Removal of the tobacco from the unit where grown, except for curing, grading, and packing;
- Final loss adjustment of the loss on the unit;
- Abandonment of the crop on the unit;
- November 30 for Flue Cured in most North Carolina counties and Virginia;
- October 31, for Flue Cured in Florida, Georgia, South Carolina and some counties in southern North Carolina;
- February 28 for Burley in all states;
- March 15 for Dark Air Cured in Kentucky, Tennessee, and Virginia;
- April 15 for Fire Cured in Kentucky, Tennessee, and Virginia;
- April 30 for Cigar Binder, Cigar Filler, and Cigar Wrapper in Connecticut, Massachusetts, Pennsylvania, and Wisconsin; and
- May 15 for Maryland type in Maryland and Pennsylvania.

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:

- Flue Cured (Florida and Georgia).....5/15
- Burley, Cigar Binder, Cigar Filler, Cigar Wrapper, Dark Air Cured , Fire Cured, Flue Cured (except Florida and Georgia), and Maryland.....7/15

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, 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; or
- Volcanic eruption.

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;
- Maintain representative samples or each unharvested tobacco crop (type) at least five feet wide and extending the entire length of each field in the unit. The samples must not be harvested or destroyed until after our inspection; and
- Leave all tobacco stalks and stubble in the unit intact for our inspection, if you have filed a claim. The stalks and stubble must not be destroyed until we give you written consent to do so or until 30 days after the end of the insurance period, whichever is earlier.

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, and enterprise unit structures are available in select tobacco counties. Premium discounts apply for basic and enterprise units. Additional subsidy is available for enterprise and whole farm units.

Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection or Actual Production History.

Additional options are the Supplemental Coverage Option (SCO), Yield Cup Option and Actual Production History Yield Exclusion, 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 [Agent Locator](#).

Useful Links

[Actuarial Information Browser](#)

[RMA Map Viewer](#)

[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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