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

Sales Closing Dates*

<table>
<thead>
<tr>
<th>Crop</th>
<th>Closing Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flue Cured (Florida and Georgia)</td>
<td>5/15</td>
</tr>
<tr>
<td>Burley, Cigar Binder, Cigar Filler, Cigar Wrapper, Dark Air Cured, Fire Cured, Flue Cured (except Florida and Georgia), and Maryland</td>
<td>7/15</td>
</tr>
</tbody>
</table>

*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.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Subsidy</td>
<td>50 55 60 65 70 75 80 85</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>67 64 64 69 59 59 55 48 38</td>
</tr>
<tr>
<td>Percent</td>
<td>33 36 36 41 41 45 52 62</td>
</tr>
</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 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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