Crop Insured
You can insure soybeans if:
- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share; and
- They are planted for harvest as beans.

Causes of Loss
You are protected against the following:
- Adverse weather
- Failure of irrigation water supply
- Fire
- Plant disease and insects, unless you have insufficiently or improperly applied pest or disease control measures; or
- Wildlife

Insurance Period
Insurance coverage begins on the later of:
- The date we accept your application; or
- The date you plant the soybeans.

Insurance coverage ends at the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10, 2015.

Important Dates
Sales Closing/Cancellation...........March 15, 2015
Final Planting.................................Varies by county
Acreage Report...............................July 15, 2015

Reporting Requirements
You must report all of your soybean acreage, production and any losses, when evident, to your insurance agent.

Coverage Levels and Premium Subsidies
Crop insurance premiums are subsidized as shown in the following table. Subsidy levels shown are the lowest available. Levels will vary based on individual policy selections. For example, if you select the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

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

Projected and Harvest Prices
Projected Price - (for yield and revenue protection)
Based on the Chicago Board of Trade December Futures Contract from February 1, 2015 to February 28, 2015.

Harvest Price - Based on the Chicago Board of Trade December Futures Contract from October 1, 2015 to October 31, 2015. Protects you when fall prices are above the projected price.

Specialty Soybean Prices
Insurance coverage based on individual contract prices is available for certain specialty types of soybeans in Michigan and Ohio. See your crop insurance agent for details.

Coverage Options
Yield Protection - Only protects against a production loss.

Revenue Protection - Protects against loss of revenue due to a production loss, change in price or a combination of both.
Revenue Protection with Harvest Price Exclusion - Protects against loss of revenue due to a production loss, price decline or a combination of both.

Area Risk Protection Insurance (ARPI) - Offers three insurance plans based on experience from an area, generally a county, rather than your actual yield. Replaces GRP/GRIP.

Catastrophic Coverage (CAT) - Pays 50 percent of your average yield and 55 percent of the projected price.

Replanting and Prevented Planting
Replant Provisions
You may receive a replant payment if:
- It is practical to replant;
- The appraisal does not exceed 90 percent of your guarantee; and
- You replant at least 20 acres or 20 percent of the unit.

Late Planting Period - If you choose to plant after the final planting date, your insurance guarantee is reduced by one percent for each day after the final planting date. After 25 days, your guarantee is 60 percent.

Prevented Planting - You may receive a prevented planting payment if you are unable to plant on or before the final planting date because of an insurable cause. Prevented planting is only available on yield and revenue policies.

Loss Example
This example assumes 75-percent coverage level on a Revenue Protection with Harvest Price Exclusion plan, an average yield of 50 bushels per acre, and 100 percent share. The projected price is $12.87 and the harvest price is $12.67.

\[
\begin{align*}
50 & \text{ Bushel average APH} \\
x & 0.75 \text{ Coverage level} \\
37.5 & \text{ Bushels per acre guarantee} \\
x & 100 \text{ Acres} \\
3,750 & \text{ Bushels unit guarantee} \\
X & $11.36 \text{ Projected price} \\
$42,600 & \text{ Revenue protection guarantee} \\
2,500 & \text{ Actual bushels harvested} \\
x & $12.67 \text{ Harvest price} \\
$24,850 & \text{ Value of bushels harvested}
\end{align*}
\]

Where to Buy Crop Insurance
You can buy a crop insurance policy from approved participating insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us
USDA/RMA
Springfield Regional Office
Springfield, IL 62711
Phone: (217) 241-6600
Fax: (217) 241-6618
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