Crop Insured
Hybrid seed corn is insurable if:
- It is all the female parent corn plants grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- It is grown under a hybrid seed corn processor contract executed by the acreage reporting date; and
- It is planted for harvest as commercial hybrid seed corn.

Hybrid seed corn is only insurable by written agreement if it is on acreage where it is:
- Planted with a mixture of female and male parent seed in the same row;
- Planted for any purpose other than for commercial hybrid seed corn;
- Interplanted with another crop; or
- Planted into an established grass or legume.

Hybrid seed corn is not insurable if it is on acreage where:
- It is planted and occupied exclusively by male parent plants;
- It is not in compliance with the rotation requirements required by the hybrid seed corn processor contract; or
- Either the female or male parent plants are damaged before the final planting date and we determine that the insured crop is practical to replant but it is not replanted.

Contact a crop insurance agent for more details.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply, due to a cause of loss specified that also occurs during the insurance period;
- Fire;
- Insects, but not damage due to insufficient or improper application of pest control measures;
- Plant disease, but not damage due to insufficient or improper application of disease control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period
Insurance coverage begins on the later of:
- Date your application is accepted; or
- Date when the corn is planted.

Insurance coverage ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31.

Important Dates
Sales Closing/Cancellation Date …..March 15, 2016
Final Planting Date ……………….. May 25, 2016
Acreage Report Date ………………. July 15, 2016
Premium Billing ……………………. August 15, 2016
End of Insurance ………………….. October 31, 2016

Reporting Requirements
Acreage Report - You must give a report to your crop insurance agent of all your corn acreage in the county by the acreage reporting date.

Counties Available
Hybrid seed corn insurance is available in 35 counties in Nebraska. See the actuarial documents at http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least 3 years of production history. Please talk to a crop insurance agent for more information.

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.
Definitions

Adjusted Yield - An amount determined by multiplying the county yield by the coverage level factor on the coverage and rate table.

Amount of Insurance (dollars per acre) - A dollar amount determined by multiplying the adjusted yield by the price election for hybrid seed corn minus any guaranteed payment (not to exceed the total compensation in the processor contract).

Approved Yield - An amount RMA determines to be representative of the expected yield of the female parent when grown under a specific production practice based on records provided by the seed company and the credibility of the records.

Dollar Value per Bushel - An amount that determines the value of any seed production-to-count. It is determined by dividing the amount of insurance per acre by the result of multiplying the approved yield by the coverage level percentage selected.

Amount of Insurance per Acre - A dollar amount determined by multiplying the adjusted yield by the price election you select and subtracting any minimum guaranteed payment (not to exceed the total compensation specified in the hybrid seed corn processor contract).

Coverage Levels and Premium Subsidies

Instead of guaranteeing an amount of production, the policy guarantees a dollar amount of coverage, depending on the level of coverage selected (see table). Crop insurance premiums are subsidized as shown. For example, if you choose 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>Coverage Level</th>
<th>CAT</th>
<th>0.50</th>
<th>0.55</th>
<th>0.60</th>
<th>0.65</th>
<th>0.70</th>
<th>0.75</th>
<th>0.80</th>
<th>0.85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy Factor</td>
<td>Basic unit</td>
<td>1.000</td>
<td>0.67</td>
<td>0.64</td>
<td>0.64</td>
<td>0.59</td>
<td>0.59</td>
<td>0.55</td>
<td>0.48</td>
</tr>
<tr>
<td></td>
<td>Optional Unit</td>
<td>0.67</td>
<td>0.64</td>
<td>0.64</td>
<td>0.59</td>
<td>0.59</td>
<td>0.55</td>
<td>0.48</td>
<td>0.38</td>
</tr>
</tbody>
</table>

For coverage levels above the Catastrophic Risk Protection (CAT) level, in addition to premium costs, administrative fees are $30 per crop per county.

The amount of insurance per acre formula is the factor listed below by specific coverage level multiplied by the county yield established by RMA minus the minimum payment (in bushels) provided by the seed company multiplied by the selected price election.

Catastrophic Coverage

CAT is available at 50 percent of your actual production history (APH) yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of $300 per crop per county.

Price Elections

The established price for hybrid seed corn is used unless you select the hybrid seed price endorsement.

Established price …………………... $3.87 per bushel

Insurance Units

Basic Unit - If the processor contract specifies the number of acres to be planted, a basic unit consists of all your insurable hybrid seed corn acreage in the county by share arrangement. If the processor contract specifies the amount of production to be delivered, a basic unit consists of all acreage planted to the insured crop in the county that will be used to fulfill contracts with each processor. Premiums are reduced by 10 percent for a basic unit.

Optional Unit - When the processor contract specifies the number of acres to be planted, and if a basic unit consists of two or more sections of land and certain recordkeeping requirements are met, you may apply for optional units by section. The 10-percent premium discount does not apply. Optional units are not available if the processor contract stipulates the amount of production to be delivered.

Insurance Plans

Yield-based Dollar Plan - is the dollar guarantee with production-to-count based on variable dollars per bushel depending on the approved yield for the variety.

Coverage Level by Practice

If you produce a crop on both irrigated and non-irrigated land, you can choose a different coverage level for each production practice. The election is available for additional coverage policies only when the actuarial documents provide separate coverage by irrigated and non-irrigated practices. Even if you have an additional coverage level policy, purchasing the CAT endorsement is not allowed as one of the separate coverage levels.

Supplemental Coverage Option (SCO)

SCO is a new crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. The amount of SCO coverage depends on the liability, coverage level, and approved yield of your underlying policy. SCO may not be available in every county. For more information visit the SCO fact sheet at www.rma.usda.gov/pubs/rme/2016sco.pdf.
Replant Provisions
No planting payment is available. If either the male or female parent plants are damaged before the final planting date and it was practical to replant and it was not replanted, the acreage will not be insured. It will not be considered practical to replant unless production from the replanted acreage can be delivered under the terms of the hybrid seed corn processor contract, or the seed company agrees that it will accept the production from the replanted acreage.

Late Planting
These provisions provide protection on acreage that is planted after the final planting date. The late planting period begins the day after the final planting date for the insured crop and ends 25 days after the final planting date. For each late planted acre of the insured crop, the production guarantee or amount of insurance that is applicable to timely planted acreage will be reduced one percent per day for each day planted after the final planting date during the late planting period, equal to 25 days.

Prevented Planting
These provisions provide protection on acreage that cannot be planted. Your prevented planting coverage is 50 percent of your production guarantee for timely planted acreage. If you have additional coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents. Haying or grazing a cover crop does not impact eligibility for a prevented planting payment provided such action did not contribute to the acreage being prevented from planting.

Hybrid Seed Price Endorsement
With this endorsement in place, the price election for hybrid seed corn is the higher of the price election for hybrid seed, or the February harvest year’s average daily settlement price for the harvest year’s Chicago Board of Trade December corn futures contract price, rounded to the nearest whole cent.

Loss Example
A loss occurs when the value of the hybrid seed corn falls below the guaranteed dollar amount because of damage from a covered cause of loss. Assume a county yield of 161 bushels per acre, 75-percent coverage level, 100-percent established price of $3.87 per bushel, and an approved yield of 50 bushels, and basic unit coverage.

| 161 | Bushels per acre APH yield |
| 1.00 | Coverage level factor |
| 161 | Bushels (adjusted yield) |
| $3.87 | Price election |
| $623.07 | Amount of insurance per acre |
| $478.20 | Production-to-count (seed and non-seed) |
| $145.00 | Gross Indemnity |

The production-to-count shown above is 20 bu. x $19.96/bu. (seed) + 20 bu. x $3.95/bu. (non-seed) = $478.20. $19.96 seed price/bu. = [748.65/(50 bu. x 0.75)] $3.95 = local market price for non-seed production.

Figures are shown per acre. Guarantees and losses are paid by unit. See the policy provisions or ask your crop insurance agent for more information.

Where to Buy Crop Insurance
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 at www.rma.usda.gov/tools/agent.html.

Contact Us
USDA/RMA
Topeka Regional Office
2641 SW Wanamaker Rd., Suite 201
Topeka, KS 66614
Telephone: (785) 228-5512
Fax: (785) 228-1456
E-mail: rsoks@rma.usda.gov

Download Copies from the Web
Visit our online fact sheets page at www.rma.usda.gov/aboutrma/fields/ks_rso/

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