Crop Insured
Wheat is insurable if:
- It is all the wheat grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- It is planted for harvest as grain under the Common Crop Insurance Policy.

Wheat may not be insured if:
- It is interplanted with another crop;
- It is planted into a grass or legume, unless excepted;
- It is planted as a nurse crop; or
- It follows a cover crop that does not meet the criteria outlined in the insurance availability section of the special provisions.

Counties Available
Winter wheat is insurable in 82 counties throughout Nebraska excluding Arthur, Blaine, Brown, Dakota, Dixon, Grant, Hooker, Thomas, Wayne, and Wheeler counties. Spring wheat is insurable in Box Butte, Dawes, and Sheridan counties. In counties where there is no wheat program, coverage may be available by written agreement if certain criteria are met. Contact a crop insurance agent for more information.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- A change in the harvest price from the projected price, due to an insured cause of loss (revenue protection plans only);
- Earthquake;
- Failure of the irrigation water supply due to a covered cause of loss that 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 wheat is planted, by the final planting date.

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 on the unit;
- Abandonment of the crop; or
- October 31.

Important Dates
Winter Wheat
- Sales Closing/Cancellation Date ……. Sep. 30, 2017
- Final Planting Date ………….. Varies by County
- Acreage Report Date …………… November 15, 2017
- Premium Billing Date ………………… July 1, 2018
- (Box Butte, Dawes, Sheridan ……... August 15, 2018
- End of Insurance Date ………….. October 31, 2018

Spring Wheat
- Sales Closing/Cancellation Date….. March 15, 2018
- Final Planting Date ………………… May 5, 2018
- Acreage Report Date ………………….. May 15, 2018
- Premium Billing Date …………………. July 15, 2018
- End of Insurance ………………….. October 31, 2018

Contact your crop insurance agent or for more information see www.rma.usda.gov/aboutrma/fields/ks_rso/.

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

Definitions
Actual Production History (APH) Yield - APH yield is used to determine the production guarantee. The APH yield is based on up to 10 years of actual assigned yields and adjusted and/or unadjusted transitional yields.

Coverage Levels and Premium Subsidies
Wheat may be insured at the coverage levels shown. Crop insurance premiums are subsidized as shown. The Whole-Farm Unit is not available for the Yield Protection Plan. If you choose the 75-percent coverage level and Enterprise Units, your coverage is 75 percent of your approved actual production history yield, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium.

Coverage Level by Practice

<table>
<thead>
<tr>
<th>Coverage Level</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></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Enterprise Unit</td>
<td>0.80</td>
<td>0.80</td>
<td>0.80</td>
<td>0.80</td>
<td>0.77</td>
<td>0.68</td>
<td>0.53</td>
<td></td>
</tr>
<tr>
<td>Enterprise Unit By practice</td>
<td>0.80</td>
<td>0.80</td>
<td>0.80</td>
<td>0.80</td>
<td>0.77</td>
<td>0.68</td>
<td>0.53</td>
<td></td>
</tr>
<tr>
<td>Basic 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>
<tr>
<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>
<tr>
<td>Whole-Farm Unit</td>
<td>0.80</td>
<td>0.80</td>
<td>0.80</td>
<td>0.80</td>
<td>0.80</td>
<td>0.71</td>
<td>0.56</td>
<td></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.

Catastrophic Coverage
CAT coverage is available at 50 percent of your APH yield and 55 percent of the projected price. The total cost for CAT coverage is an administrative fee of $300 per crop per county, regardless of the acreage. CAT is available for the Yield Protection Plan only.

Price Elections
Prices are calculated according to the Commodity Exchange Price Provisions. Nebraska winter wheat prices are based on the September futures market price for wheat. The projected price discovery period is August 15 through September 14. The harvest price discovery period is July 1 through July 31. Spring wheat prices are based on the September futures market price for wheat. The projected prices discovery period is February 1 through February 28.

Insurance Plans
Yield Protection Plan - An insurance plan that only provides protection against a production loss and is available only for crops for which revenue protection is available.
Revenue Protection Plan - An insurance plan that provides protection against revenue loss due to a production loss, price decline or increase, or a combination of both.
Harvest Price Exclusion - An insurance plan that provides revenue protection though the use of the harvest price is excluded when determining your revenue protection guarantee. This election is continuous unless canceled by the cancellation date.

Coverage Level by Practice
If you produce a crop on both irrigated and non-irrigated land, you can elect 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.

Area Risk Protection Insurance (ARPI)

Basic Provisions
ARPI may not be available in every county. Some of the information on this fact sheet does not apply. For more information see the ARPI fact sheet at www.rma.usda.gov/pubs/rme/fctsht.html.

Winter Wheat Coverage Endorsement

This endorsement attaches to the Small Grains Wheat Crop Provisions and provides coverage for fall seeded wheat between the time coverage begins and the spring final planting date. This is available only in counties where both a fall final planting date and spring final planting date are provided in the Special Provisions. This endorsement is not available with CAT.

Replant Provisions
A replant payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment is the lesser of 20 percent of the bushel guarantee, or four bushels times your price election. Replant payments are not available with CAT. This is available only in counties where both a fall final planting date and spring final planting date are provided in the special provisions.

Trend-Adjusted APH Yield Option
The Trend-Adjusted APH Yield Option adjusts yields in APH databases to reflect increases in yields through time in the county. Trend adjustments are made on each eligible yield within a qualifying APH database based on the county’s historical yield trend, which is provided in the county actuarial documents. The approved APH yield is calculated using trend-adjusted yields and any other applicable yields within the APH database. It may not be available for all practices and the factor may vary by practice. This option is not available under CAT or with ARPI plans.

Supplemental Coverage Option (SCO)
SCO is a 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. For more information see the SCO fact sheet at www.rma.usda.gov/pubs/rme/fctsht.html.

APH Yield Exclusion
The Yield Exclusion option, when elected, allows you to exclude yields from your actual production history when the actuarial documents provide that the county average yield for that crop year is at least 50 percent below the 10 previous consecutive crop years’ average yield. A crop year that has been determined eligible for exclusion in a county will also be eligible for exclusion in contiguous counties. Producers who have either CAT or buy-up insurance policies can use this program. For more information see the APH Yield Exclusion fact sheet at www.rma.usda.gov/pubs/rme/fctsht.html.

Late and Prevented Planting
These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. The late planting period begins the day after the final planting date for the insured crop and ends 15 days after the final planting date.

Loss Example
Under yield protection a loss occurs when the bushels of wheat produced for the unit fall below the production guarantee due to damage from a covered cause of loss. Under revenue protection a loss occurs when the value of production-to-count is less than the revenue protection guarantee due to a production loss and/or a revenue loss.

Assume a 40 bushels per acre APH yield, 75-percent coverage level, $4.74 winter projected price, $5.14 winter harvest price, and basic unit coverage.

(See examples next page)
### Yield Protection Example

<table>
<thead>
<tr>
<th>40</th>
<th>APH yield bushels per acre</th>
</tr>
</thead>
<tbody>
<tr>
<td>x 0.75</td>
<td>Coverage level</td>
</tr>
<tr>
<td>30</td>
<td>Bushel guarantee</td>
</tr>
<tr>
<td>x $4.74</td>
<td>Projected price</td>
</tr>
<tr>
<td>$142.20</td>
<td>Insurance guarantee</td>
</tr>
<tr>
<td>10</td>
<td>Bushels per acre produced</td>
</tr>
<tr>
<td>x $4.74</td>
<td>Projected price</td>
</tr>
<tr>
<td>$47.40</td>
<td>Value of production</td>
</tr>
<tr>
<td>$142.20</td>
<td>Insurance guarantee</td>
</tr>
<tr>
<td>- $47.40</td>
<td>Value of production</td>
</tr>
<tr>
<td><strong>$94.80</strong></td>
<td><strong>Gross indemnity (per acre)</strong></td>
</tr>
</tbody>
</table>

### Revenue Protection Example

<table>
<thead>
<tr>
<th>40</th>
<th>APH yield bushels per acre</th>
</tr>
</thead>
<tbody>
<tr>
<td>x 0.75</td>
<td>Coverage level</td>
</tr>
<tr>
<td>30</td>
<td>Bushel guarantee</td>
</tr>
<tr>
<td>x $5.14</td>
<td>(Higher of projected price or harvest price)</td>
</tr>
<tr>
<td>$154.20</td>
<td>Insurance guarantee</td>
</tr>
<tr>
<td>10</td>
<td>Bushels per acre produced</td>
</tr>
<tr>
<td>x $5.14</td>
<td>Harvested price</td>
</tr>
<tr>
<td>$51.40</td>
<td>Value of production</td>
</tr>
<tr>
<td>$154.20</td>
<td>Insurance guarantee</td>
</tr>
<tr>
<td>- $51.40</td>
<td>Value of production</td>
</tr>
<tr>
<td><strong>$102.80</strong></td>
<td><strong>Gross indemnity (per acre)</strong></td>
</tr>
</tbody>
</table>

The price used to determine value in the revenue protection example above is the higher of the projected price or the harvest price. 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](http://www.rma.usda.gov/tools/agent.html).

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**Contact US**

USDA/Risk Management Agency  
Topeka Regional Office  
2641 SW Wanamaker Road, Suite 201  
Topeka, KS 66614  
**Telephone:** (785) 228-1456  
**Fax:** (785) 228-1456  
**Email:** rsoks@rma.usda.gov

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