Crop Insured
You can insure female parent seed corn plants if:
- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share;
- It is grown under, and in accordance with, a processor contract; and
- They are planted to be harvested as commercial hybrid seed corn.
Hybrid popcorn seed is not insurable.

Counties Available
See counties available in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2017/CropCriteria.aspx. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss
You are protected against the following:
- Adverse weather conditions such as hail, frost, freeze, wind, drought, and excess moisture, but not frost or freeze after the designated frost/freeze date;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- Fire, if due to natural causes;
- Insects and plant disease, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

Insurance Period
Insurance coverage begins on the later of:
- Date we accept your application; or
- The date when the female and male plants are planted.
Insurance coverage ends at the earliest of:
- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31, 2017.

Important Dates
- Sales Closing/Cancellation........March 15, 2017
- Final Planting ..........................May 25, 2017
- Acreage Reporting .....................July 15, 2017
- Premium Billing ........................August 15, 2017

Reporting Requirements
- Acreage Report - You must report all of your hybrid seed corn acreage in the county by the acreage reporting date.

Definitions
- Adjusted Yield - An amount determined by multiplying the county yield by the coverage level factor shown in the Special Provisions.
- Amount of Insurance (dollars per acre) - A dollar amount determined by multiplying the adjusted yield by the established price election for 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, determined by dividing the amount of insurance (dollars per acre) by the result of multiplying approved yield by the coverage level percentage you have selected.

Coverage Levels and Premium Subsidies
Crop insurance premiums are subsidized as shown in the following table. 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.

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.
Price Election
A price election is the price you are paid per bushel if you have a loss. This is based on the percentage of established price you chose unless you select the hybrid seed corn price endorsement.

Established Price ......................... $3.79 per bushel

Unit Division
Basic Unit (BU) - 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 discounts apply.

Optional Unit (OU) - If the processor contract specifies the number of acres to be planted, and if a basic unit consists of land in two or more sections and certain record keeping requirements are met, you may apply for optional units by section.

Insurance Plans
Yield-based Dollar Plan (YDO) - Your guarantee is a yield-based dollar amount of coverage. We set the maximum amount of coverage allowed and you pick the percent-level of coverage you would like to insure.

Area Risk Protection Insurance (ARPI) - Hybrid seed corn is also insurable under the “Seed” type for ARPI corn in counties that have a hybrid seed corn program. See the Corn ARPI fact sheets for information on coverage options.

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

Endorsements and Options
Hybrid Seed Price Endorsement - allows you to use the higher of the established price or the February 2017 average daily settlement price for the Chicago Board of Trade December 2017 corn futures contract price.

Supplemental Coverage Option (SCO) - provides additional coverage for a portion of your underlying crop insurance policy deductible.

Late and Prevented Planting
Late Planting Period - If you plant after the final planting date, the insurance guarantee is reduced by one percent for each day after the final planting date, provided the processor will accept late-planted production. After 25 days, your prevented planting coverage will be 50 percent of your production guarantee for timely planted acreage. You may increase your prevented planting coverage for an additional premium to a level specified in the actuarial documents.

Prevented Planting - You may receive a prevented planting payment if you are unable to plant on or before the final planting date or within any applicable late planting period because of an insurable cause. Additional levels of prevented planting coverage are not available on CAT policies.

Loss Example
This example assumes a county yield of 205 bushels per acre for Standard Planting type, 75-percent coverage level, an approved yield of 50 bushels, 100 percent of the established price, and basic unit coverage.

\[
\begin{align*}
205 & \text{ Bushels per acre county yield} \\
\times & \quad 1.000 \quad \text{Coverage level factor} \\
205.0 & \quad \text{Bushels (adjusted yield)} \\
\times & \quad 3.79 \quad \text{Price election} \\
776.95 & \quad \text{Amount of insurance/acre} \\
- & \quad 489.40 \quad \text{Production to count (seed and non-seed)} \\
287.55 & \quad \text{Indemnity}
\end{align*}
\]

(20 bushels seed produced x $20.72/bu = $414.40)  
(20 bushels non-seed produced x $3.75/bu = $75.00)  
$20.72 seed price/bu. = [(776.95/(50 bu. x 0.75))  
$3.75 = est. local market price for non-seed prod.

Figures shown on a per acre basis. Guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. See policy provisions.

Where to Buy Crop Insurance
All multi-peril crop insurance, including CAT policies, are available from private 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.

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