

Raleigh Regional Office — Raleigh, NC

Revised December 2015

Potatoes

North Carolina

Crop Insured

All potatoes are insurable if:

- Planted with certified seed for harvest as certified seed stock or for human consumption;
- Any crop rotation requirements specified in the special provisions are met;
- Not planted into an established grass or legume;
- Not interplanted with another crop; and
- You have a share in the crop.

Counties Available

Potatoes are insurable in Beaufort, Camden, Carteret, Currituck, Hyde, Pamlico, Pasquotank, Perquimans, Tyrrell, and Washington counties. Potatoes may be insurable in other counties if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; or
- Wildlife.

The policy does not insure against loss of production from damage occurring after potatoes are placed in storage.

Insurance Period

Coverage begins when the potatoes are planted and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop; or
- August 15.

Important Dates

Sales Closing Date	January 31, 2016
Final Planting Date	April 15, 2016
Acreage Report Date	May 15, 2016
Premium Billing Date	August 15, 2016

Reporting Requirements

Acreage Report - An acreage report, due to your crop insurance agent by the date shown in the actuarial documents under Important Dates, must include all acreage (insurable and uninsurable) in which you have a share.

Definitions

Approved Actual Production History (APH)

Yield - A yield based on your actual yields, county average yields, or a combination of both and used to determine your production guarantee.

Practical to Replant - In lieu of the definition of "Practical to replant" contained in section one of the basic provisions, practical to replant is defined as our determination, after loss or damage to the insured crop, based on factors including, but not limited to, moisture availability, condition of the field, marketing windows, and time to crop maturity that replanting to the insured crop will allow the crop to attain maturity prior to the calendar date for the end of the insurance period. It will not be considered practical to replant after the end of the late planting period, or the end of the planting period in which initial planting took place in counties for which the special provisions designates separate planting periods, unless replanting is generally occurring in the area.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 85 percent of your average yield and are subsidized as shown below. For example, an average APH yield of 240 hundredweight (cwt.) per acre results in a guarantee of 156 cwt. per acre at the 65-percent coverage level.

Item	Percent							
	50	55	60	65	70	75	80	85
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

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 \$300.

Price Elections

Reds, White, Russets

Established Price..... \$11.45 per cwt.
 CAT Price \$6.30 per cwt.

Duties in the Event of Damage or Loss

Notice of Loss - If a loss occurs you should:

- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of initial discovery; and
- Leave representative samples intact for each field of the damaged unit.

Insurance Units

Basic Unit - A basic unit includes all of your insured acreage in the county by share arrangement. A 10 percent premium discount applies.

Optional Units - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by Farm Service Agency Farm Serial Numbers.

Supplemental Coverage Option (SCO)

SCO is available for potatoes. If selected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible.

Loss Example

Assume potatoes with an APH yield of 240 cwt. per acre, 65-percent coverage level, price election of \$11.45 per cwt., non-irrigated practice, 100-percent share, no options or endorsements, and a one-acre basic unit.

240	APH yield per acre
x 0.65	Coverage level
156	Acre guarantee
- 48	Production-to-count
108	Loss per acre
x \$11.45	Price election
\$1,237	Indemnity per acre

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

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Visit our online publications/fact sheets page at www.rma.usda.gov/aboutrma/fields/nc_rso/.

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