Crop Insured
Wheat is insurable if:
- It is grown in a county on insurable acreage, where premium rates are provided;
- It is planted on insurable acreage for harvest as a grain; and
- You have a share of the crop.

Counties Available
See the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser/ for insurable counties. 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, including natural perils such as hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, if caused by an insured peril during the insurance year;
- Harvest price decline below the projected price when revenue protection is in effect;
- Insect damage and plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period
Coverage begins on the later of the date we accept your application or the date when the crop is planted, and 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
- End of insurance period.

Important Dates

Fall-planted
Sales Closing Date ..................... September 30, 2016
DE, MD, NJ, NY, NC, PA, VA, WV
End of Insurance Period ................. July 31, 2017
DE, MD, NJ, NC
End of Insurance Period ................. August 31, 2017
NY, PA, VA, WV

Spring-planted
Sales Closing Date ..................... March 15, 2017
ME, VT
End of Insurance Period ................. October 31, 2017
ME, VT

Reporting Requirements
You must file a report of planted acreage with your crop insurance agent by the acreage reporting date. Since acreage reporting dates vary by state, talk to your agent, or for more information see www.rma.usda.gov/tools/.

Duties in the Event of Damage or Loss
Notify your agent within 72 hours of your initial discovery of damage but not later than 15 days after the end of the insurance period.

Coverage Levels and Premium Subsidies
The premium subsidy percentages and available coverage levels are shown below. Your share of the premium will be 100-percent minus the subsidy amount. Crop insurance premiums are subsidized as shown below.

<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 Premium Share</td>
<td>33 36 36 41 41 45 52 62</td>
</tr>
</tbody>
</table>

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**
Commodity Exchange Price Provisions (CEPP) contain information necessary to develop the projected price and the harvest price for the insured crop. CEPP includes the price discovery period, release dates, boards of trade used, and additional pricing information. Talk to your agent, or for more information go to [http://prodwebnlb.rma.usda.gov/apps/PriceDiscovery](http://prodwebnlb.rma.usda.gov/apps/PriceDiscovery).

**Insurance Plans**

**Revenue Protection** - Insurance coverage provides protection against revenue loss due to a production loss, price decline or increase, or a combination of both.

**Revenue Protection with Harvest Price Exclusion** - Insurance coverage provides protection only against revenue loss due to a production loss, price decline, or a combination of both.

**Yield Protection** - Insurance coverage only providing protection against a production loss.

Area Revenue Protection, Area Revenue Protection with Harvest Price, and Area Yield Protection plans are available for wheat in North Carolina and Maryland only.

**Additional Coverage Options**
Coverage Options may not be available in all counties.

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

**Yield Exclusion** - Allows eligible producers to exclude yields in exceptionally bad years from their production history to result in a higher approved yield.

**Late and Prevented Planting**
These provisions provide protection on eligible acreage that is planted late or that cannot be planted by the final planting date. Please talk to your agent for more details.

**Loss Example**
Assume the crop is wheat with an approved yield of 60 bushels per acre, 75-percent coverage level, 100-percent share and a one-area basic unit. The projected price is $8.57 and the harvest price is $6.96. Due to an insurable cause of loss, the production-to-count is 15 bushels. For Revenue Protection, the insurance guarantee is equal to the production guarantee multiplied by the greater of the projected price or the harvest price.

<table>
<thead>
<tr>
<th>Yield Protection</th>
<th>Revenue Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>x 0.75</td>
<td>Coverage Level x 0.75</td>
</tr>
<tr>
<td>45</td>
<td>Acre Guarantee 45</td>
</tr>
<tr>
<td>x $8.57</td>
<td>Projected Price x $8.57</td>
</tr>
<tr>
<td>$385.65</td>
<td>Insurance Guarantee $385.65</td>
</tr>
<tr>
<td>15</td>
<td>Bushels Produced 15</td>
</tr>
<tr>
<td>x $8.57</td>
<td>Harvest Price x $6.96</td>
</tr>
<tr>
<td>$128.55</td>
<td>Production-to-Count Value $104.40</td>
</tr>
<tr>
<td>385.65</td>
<td>Insurance Guarantee 385.65</td>
</tr>
<tr>
<td>-128.55</td>
<td>Production to Count Value 104.40</td>
</tr>
<tr>
<td>$257.10</td>
<td>Indemnity/Acre $281.25</td>
</tr>
</tbody>
</table>

**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](http://www.rma.usda.gov/tools/agent.html).

**Contact Us**
USDA/Risk Management Agency
4405 Bland Road, Suite 160
Raleigh, NC 27609
Telephone: (919) 875-4880
Fax: (919) 875-4915
Email: rsonc@rma.usda.gov

**Download Copies from the Web**

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at [www.ascr.usda.gov](http://www.ascr.usda.gov)), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.