St. Paul Regional Office — St. Paul, MN

Revised May 2017

Sugar Beets

Minnesota

Crop Insured

You can insure sugar beets if:

- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are planted for harvest as sugar beets; and
- They are grown under, and in accordance with, a processor contract.

Sugar beets are insurable when planted with a cover crop, provided the cover crop is destroyed prior to reaching the tiller stage of growth.

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;
- 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
- Date when the sugar beets are planted.

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- November 15, 2017.

For select Southern Minnesota counties, coverage continues for harvested sugar beets stored in a clamp up to seven days after the clamp was started, but no later than November 15, 2017.

Important Dates

Sales Closing/Cancellation ....March 15, 2017
Earliest Planting ....April 11, 2017
Final Planting ....May 31, 2017
Acreage Reporting .... July 15, 2017
Premium Billing ....August 15, 2017
Production Reporting ....April 29, 2018

Reporting Requirements

Acreage Report - You must report all of your sugar beet acreage in the county by the acreage reporting date.

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.

Coverage Level (percent)		50	55	60	65	70	75	80	85
Subsidy Factor	Basic Unit	67	64	64	59	59	55	48	38
	Optional Unit	67	64	64	59	59	55	48	38

Price Elections

A price election is the price you are paid per ton if you have a loss. This is based on the percentage of established price you chose.

Established price .... $44.50 per ton

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.

Unit Division

Basic Unit (BU) - A basic unit includes all of your insurable sugar beet acreage in the county by share arrangement. Premium discounts apply.

Optional Unit (OU) - If a basic unit consists of land in two or more sections, and certain recordkeeping requirements are met, you may apply for optional units by section.

Insurance Plans

Actual Production History (APH) - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.

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

Endorsements and Options

Trend-Adjusted APH Yield Option - allows you to increase your APH yield based on the county's historical yield trend. This option is not available under CAT coverage. Available in select counties.

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

APH Yield Exclusion Option - allows you to exclude actual yields from your APH for select counties, and contiguous counties, in years that had an average county yield of at least 50 percent below the average county yield of the ten previous crop years. Available with CAT or buy-up policies.

Stage Removal Option Pilot - removes the first stage guarantee, and all indemnities will be calculated using the final stage guarantee. This option is not available under CAT coverage.

Replant Provisions

You may receive a replant payment if:

- It is practical to replant;
- The appraisal does not exceed 90 percent of your guarantee; and
- You replant at least 20 acres or 20 percent of the unit.

It will be considered practical to replant within or prior to the late planting period unless the insurance company determines otherwise. Replant payments are not available on acreage initially planted before the earliest planting date or on CAT policies.

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 45 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

Settlement of Claim: If, due to insurable causes, your harvested and appraised production to count (adjusted for quality) is less than your unit production guarantee, an indemnity will be paid at the percentage of the price election you selected. Production guarantees are progressive by stage (unless you have elected the Stage Removal Option). First stage is planting until July 1, which receives 60 percent of the Final stage production guarantee. Final stage is July 1 until end of the insurance period, which receives 100 percent of the final stage production guarantee.

Production to count will be adjusted using the raw sugar percent compared to the sugar percent contained in the actuarial documents. Tonnage is adjusted for sugar content. What is actually guaranteed are pounds of sugar, expressed as tons of beets at a standardized sugar percent published in the actuarial documents. For example, 20.0 tons per acre of beets at 17.0 percent sugar with an actuarial sugar percent of 16.0 percent will be recorded on the APH form as 21.3 tons per acre ((17.0 percent/16.0 percent) x 20.0). In this way, everyone's production in the county is adjusted to the same sugar percent so as to record sugar production more accurately.

APH Loss Example

This example assumes a 25 tons per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

	25.0	Tons per acre APH yield
x	0.75	Coverage level
	18.8	Tons guarantee
-	14.0	Actual tons per acre produced
	4.8	Tons per acre loss
x	$44.50	Projected price (assumed contract price)
	$213.60	**Indemnity**

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.

Contact Us

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