

Billings Regional Office — Billings, MT

Revised August 2015

Rye

North Dakota and South Dakota

Crop Insured

All rye planted and grown for harvest as grain in the county is insurable. Rye in counties with no actuarial table may be insurable by written agreement.

Counties Available

North Dakota - Barnes, Bottineau, Burke, Burleigh, Dickey, Foster, Grant, Hettinger, Kidder, LaMoure, McHenry, McIntosh, Morton, Pierce, Richland, Rolette, Sargent, Stutsman, Ward, Wells, and Williams counties.

South Dakota - Brown, Clark, Codington, Day, Deuel, Edmunds, Faulk, Grant, Hamlin, Marshall, McPherson, Roberts, and Spink counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insect damage and plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- The date we accept your application; or
- The date the insured crop is planted.

Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest;
- Abandonment of the crop;
- Final adjustment of a loss; or
- October 31.

Important Dates

Sales Closing September 30, 2015
Final Planting September 30, 2015
Acreage Reporting November 15, 2015
Production Reporting November 14, 2016

Reporting Requirements

Acreage Report - You must report all your rye acreage in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreage reporting date.

Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300, regardless of the acreage. There is no additional premium for CAT. For insurance coverage above 50 percent (buy up), a \$30 administrative fee is charged per crop per county. Additional premium applies. The premium is discounted for all units except optional units. For example, at the 75-percent coverage level, an average yield of 45 bushels per acre would result in a guarantee of 34 bushels per acre and a producer-paid premium of 45 percent of the base premium.

Item	Percent							
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

Price Elections

The value per bushel is established annually and published in the actuarial documents. For organic producers who grow under a guaranteed contract, contract pricing options are available under the terms of the Contract Price Addendum (CPA) published on RMA's website at www.rma.usda.gov.

Insurance Plans Available

Actual Production History (APH) - Provides protection against a production loss. The guarantee is based on individual yield history multiplied by the price election.

Supplemental Coverage Option (SCO)

SCO provides additional coverage (up to 86-percent coverage level) for a portion of your underlying crop insurance policy deductible. For more information see the SCO fact sheet at www.rma.usda.gov/pubs/rme/2016sco.pdf.

Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or loss:

- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- You cannot destroy or put the crop to another use without prior approval.

Replant Provisions

Any acreage of rye damaged before the final planting date so producers in the area would not normally further care for the crop, must be replanted to an appropriate type of rye unless the insurance provider agrees that replanting is not practical.

Loss Example

Assume an APH average yield of 45 bushels per acre, 75-percent coverage level, 100 percent of the price election selected, one basic unit, and 100-percent share in the crop.

45	Bushels per acre APH yield
x 0.75	Coverage level
34	Bushels per acre guarantee
- 18	Bushels per acre actual yield
16	Bushels per acre loss
x \$6.05	Price election
\$96.80	Gross indemnity per acre

Your premium is deducted from any indemnity payment.

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

USDA/Risk Management Agency

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

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