

Billings Regional Office — Billings, MT

Revised January 2016

Dry Beans

South Dakota

Crop Insured

All dry beans grown in the county are insurable if:

- They are grown for harvest as dry beans;
- You have a share; and
- Premium rates are provided by the actuarial table.

Counties Available

Dry beans are insurable in Brown, Butte, Clark, Codington, Custer, Deuel, Fall River, Hughes, Lyman, Spink, Stanley, Sully, and Todd counties. Coverage in other counties may also be available by written agreement. See your crop insurance agent for more information.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Failure of the irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insects and plant diseases, 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 your application is accepted; 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;
- October 31;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates

Sales Closing March 15, 2016
 Initial Planting May 1, 2016
 Final Planting June 10, 2016
 Acreage Reporting July 15, 2016
 Premium Billing August 15, 2016
 Production Reporting April 29, 2017

Reporting Requirements

Acreage Report - You must report all acreage of your dry beans 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.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
	Premium Subsidy							
Basic/Optional Unit	67	64	64	59	59	55	48	38
Enterprise Unit	80	80	80	80	80	77	68	53

Optional Units Are Available by Type - Premium is discounted for all units except optional units. For example, at the 75-percent coverage level, an average yield of 1600 pounds per acre would result in a guarantee of 1200 pounds per acre and a producer paid premium of 45 percent of the base premium.

Price Election

Black 0.22 per pound
 Dark red kidney 0.38 per pound
 Great northern 0.17 per pound

Light red kidney	0.30 per pound
Pea (Navy)	0.20 per pound
Pink	0.22 per pound
Pinto	0.20 per pound
Small/flat white	0.20 per pound

Not all types are available in all counties. A separate organic price option is also available. An additional price may be announced before the sales closing date.

Replant Provisions

Replant provisions are not available for CAT policies.

Insurance Plan Available

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

Additional Coverage Options

Actual Production History (APH) Yield Exclusion - Allows eligible producers to exclude yields in exceptionally bad years from their production history to result in a higher approved yield. Only available in select counties.

Supplemental Coverage Option (SCO) - Provides additional coverage (up to 86-percent coverage level) on top of your underlying policy with loss determined by overall area performance for a given year. Only available in select counties.

Trend Adjusted Yield - Allows producers to increase their yield guarantee based on the county's historical yield trend. Only available in select counties for select types and practices.

Rotation Requirements

Rotation requirements apply. See actuarial documents.

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 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.

Loss Example

Assumes an APH average yield of 1500 pounds per acre, 75-percent coverage level, \$0.30 price election, one basic unit, and 100- percent share in the crop.

1500	Pounds per acre APH yield
x 0.75	Coverage level
1125	Pound guarantee per acre
- 750	Pounds per acre actual yield
375	Pounds per acre loss
x \$0.20	Price election
\$75.00	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
 Billings Regional Office
 3490 Gabel Road, Suite 100
 Billings, MT 59102-7302
Telephone: (406) 657-6447
Fax: (406) 657-6573
E-mail: rsomt@rma.usda.gov

Download Copies from the Web

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

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), 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.