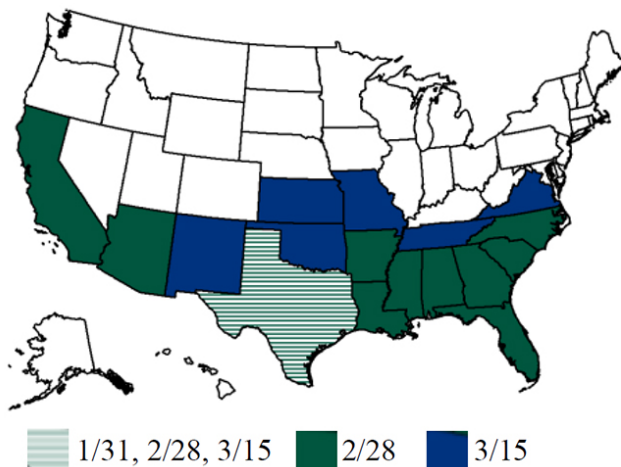


Cotton

Sales Closing Dates*



*Program may not be available in all counties.

Crop Insured

Cotton is insurable if:

- You have a share;
- Premium rates are provided by the actuarial documents; and
- Grown for cotton lint.

Cotton is not insurable (unless allowed by the Special Provisions or by written agreement) if:

- Colored cotton lint;
- Planted into an established grass or legume; or
- Interplanted with another spring planted crop.

For crops, types or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

Insurance Period

Coverage begins at the later of when we accept your application or the date the cotton is planted, and ends the earliest occurrences of one of the following:

- Total destruction of the crop;
- Removal of the cotton crop from the field;
- Final adjustment of a loss;
- Abandonment of the crop; or
- September 30 in Val Verde, Edwards, Kerr, Kendall, Bexar, Wilson, Karnes, Goliad, Victoria, and Jackson Counties, Texas, and all Texas counties lying south thereof;
- January 31 in Arizona, California, New Mexico, Oklahoma, and all other Texas counties; and
- December 31 in all other States.

See crop provisions for additional information.

Acreage Reporting Requirements

You must file a report of planted acreage with your crop insurance agent by the acreage reporting date. Acreage reporting dates vary by crop and county, consult your crop insurance agent for more information and specific reporting requirements.

Acreage reporting date:

- All States, excluding some counties in south Texas..... 7/15
- Some Counties in south Texas..... 5/15

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;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insects and plant disease, except for insufficient or improper application of pest or disease control measures;
- Wildlife;
- Volcanic eruption; or
- For revenue protection only, a change in the harvest price from the projected price, unless the Federal Crop Insurance Corporation can prove the price change was the direct result of an uninsured cause of loss.

Duties in the Event of Damage or Loss

If a loss occurs you must:

- 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;
- Leave representative samples for each field of the damaged unit; and
- Additionally, you may be required to leave the cotton stalks intact for our inspection. If applicable, the stalks must not be destroyed, and required samples must not be harvested, until the earliest of our inspection of 15 days after harvest of the balance of the unit is completed and written notice of probable loss given to us.

Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

| | 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 |

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 \$655, per crop per county.

Insurance Units

Basic units, optional units, enterprise units, and whole farm units are available for cotton.

Premium discounts apply for basic, enterprise, and whole farm units. Additional subsidy is available for enterprise and whole farm units. You may only elect whole farm units if you select a Revenue Protection plan of insurance.

Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection, Yield Protection, Revenue Protection, or Revenue Protection with Harvest Price Exclusion, where available.

Additional Options are Area Risk Protection Insurance; Area Risk Protection Insurance with Harvest Price Exclusion; Stacked Income Protection (STAX); Stacked Income Protection with Harvest Price Exclusion; Trend-Adjusted Actual Production History Yield Option; Endorsement: Cottonseed (Pilot) Endorsement, where available.

Contact a Crop Insurance Agent for More Information

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 Agent Locator (/Information-Tools/Agent-Locator) .

Useful Links

- Actuarial Information Browser (<https://aibpf-rma.fpac.usda.gov/apps/ActuarialInformationBrowser>)
- RMA Map Viewer (<https://public-rma.fpac.usda.gov/apps/MapView/index.html>)
- Price Discovery (<https://public-rma.fpac.usda.gov/apps/PriceDiscovery>)
- USDA/Risk Management Agency Homepage (/)
- Regional Office State Directory (/RMA/Local/Field-Offices/Regional-Offices)

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.

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