Crop Insured

- Field corn planted for harvest as grain or silage.

Counties Available

- Beaver
- Box Elder
- Cache
- Carbon
- Davis
- Duchesne
- Emery
- Grand
- Iron
- Juab
- Millard
- Salt Lake
- Sanpete
- Sevier
- Tooele
- Uintah
- Utah
- Weber

*In other counties may be insurable by written agreement.

Causes of Loss

- Adverse weather conditions
- Failure of irrigation water supply
- Fire
- Insects
- Plant disease
- Wildlife

1Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.  2If caused by an insured peril during the insurance period.
3Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.    4But not damage due to insufficient or improper application of control measures.   5Unless wildlife control measures have not been taken.

Insurance Period

Coverage usually begins when the crop is planted and ends at the earliest of:

- Total destruction of the crop
- Abandonment of the crop
- Final Adjustment
- Harvest of the crop
- December 10 for grains
- September 30 for Silage

Important Dates

- Sales Closing: *March 15
- Earliest Plant Date: *June 5
- Final Planting: *June 30
- Acreage Report Due: *June 30

*Dates may vary by county. Please consult an insurance agent.

Coverage Levels & Premium Subsidies

Individual amounts of insurance are based on:

- Grower’s 4-10 years of actual yield history,
- In the absence of four years of actual yield history, use a combination of actual and transitional yields.
- Selects a coverage level ranging from 50-75;
- Selects 55 to 100 percent of the price announced by USDA.

Catastrophic Risk Protection (CAT):

- Coverage Level: 50 percent
- Price Election: 55 percent.

Price Elections:

Base and Harvest Price: To be announced
Grain (APH): $3.75 per bu
Silage (APH): $38.00 per ton

Cost of Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially.

- CAT coverage:
  - Pay an application fee of $100; and
  - 100 percent of the premiums subsidized.
- Higher coverage levels:
  - Pay an application fee of $30; and
  - Premiums subsidized at lower rates;
  - USDA pays at least 50 percent of the premium.
- For more detailed information contact:
  - A crop insurance agent; or
  - Your local county FSA office for an agent listing.
Loss Example

- Actual production history (APH) yield: 100 bushels per acre,
- Coverage level: 65-percent,
- Price Election: $3.75 per bu.
- Share 100-percent

\[
\begin{align*}
100 & \quad \text{Bushel per acre average yield (APH)} \\
\times & \quad .65 \quad \text{Coverage level} \\
65 & \quad \text{Bushel per acre guarantee} \\
- & \quad 50 \quad \text{Bushel per acre actually produced} \\
15 & \quad \text{Bushel per acre loss} \\
\times & \quad 3.75 \quad \text{Allowable cost of picking} \\
$56.25 & \quad \text{Indemnity paid to insured}
\end{align*}
\]

Where to Purchase Crop Insurance

All MPCI, including CAT coverage insurance policies are available from private insurance agents. A list of crop insurance agents is available on the RMA website at:  [http://www3.rma.usda.gov/tools/agents/](http://www3.rma.usda.gov/tools/agents/)

Regional Contact for RMA

USDA/Risk Management Agency
Davis Regional Office
430 G Street, # 4168
Davis, CA  95616
Telephone: (530) 792-5870
Fax: (530) 792-5893
E-Mail: rsoca@rma.usda.gov

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