**Crop Insured**
- Edible dry beans (pinto and anasazi), or
- Other types may be insured by written agreement.

**Counties Available**
San Juan
* In other counties by written agreement.

**Causes of Loss**
- **Adverse Weather Conditions**¹
- **Insects**³
- **Failure of Irrigation Water Supply**²
- **Plant Disease**³
- **Fire**⁴
- **Wildlife**⁵

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

**Important Dates**
- **Sales Closing** ....................... March 15
- **Earliest Planting** .................... May 16
- **Final Planting** ....................... June 15
- **Acreage Report Due** ............... July 15

**Insurance Period**
Insurance period attaches when the beans are planted and ends at the earliest of:
- Total destruction of the beans
- Final adjustment
- Harvest of the unit
- October 31st

**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 Election:**
- **Pinto:** $0.23 per pound
- **Anasazi:** $0.35 per pound

**Cost of Crop 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: 600 lb/ac,
- Coverage level: 65%,
- Pinto Beans with a price election: $.23 per pound,
- Share 100%.

\[
\begin{align*}
600 \times .65 &= \text{Pounds per acre average yield (APH)} \\
390 \times .23 &= \text{Indemnity per acre} \\
-200 \times .23 &= \text{Price Election}\** \\
190 &= \text{Pounds per acre loss} \\
\end{align*}
\]

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/

Download Copies from the Web

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