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 conditions¹
Failure of irrigation water supply²
Fire³
Insects⁴
Plant disease⁴
Wildlife⁵

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 15
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.

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.
**Loss Example**

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

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

**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/)

**Download Copies from the Web**

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