

# St. Paul Regional Office — St. Paul, MN

Revised December 2019

# Buckwheat

## Minnesota

### Crop Insured

You can insure buckwheat if:

- It is grown on insurable acreage;
- You have a share;
- It is planted for harvest as grain;
- It meets the rotation requirements in the Special Provisions; and
- It is grown under, and in accordance with, a processor contract.

Buckwheat is not insurable for:

- Volunteer or regenerative buckwheat and associated farming practices.

### Counties Available

Buckwheat is insurable in Beltrami, Hubbard, Otter Tail, Pope and Wadena Counties.

The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions such as hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- Fire, if due to natural causes;
- Insects and plant disease, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- Date we accept your application; or
- Date the buckwheat is planted.

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31, 2020.

### Important Dates

Sales Closing/Cancellation.....	March 15, 2020
Earliest Planting .....	May 5, 2020
Earliest Planting (Beltrami).....	May 10, 2020
Final Planting .....	June 17, 2020
End of Late Planting Period .....	July 12, 2020
Acreage Reporting .....	July 15, 2020
Premium Billing .....	August 15, 2020
Production Reporting .....	April 29, 2021

### Reporting Requirements

**Acreage Report** - You must report all of your buckwheat acreage in the county and provide a copy of all processor contracts to your agent by the acreage reporting date.

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

Coverage Level (percent)		50	55	60	65	70	75
Subsidy Factor	Basic Unit	67	64	64	59	59	55
	Optional Unit	67	64	64	59	59	55

### Price Election

A price election is the price you are paid per bushel if you have a loss. The contract price will be used to establish the price election, not to exceed \$15.36 per bushel for conventional or \$27.60 per bushel for organic.

### Unit Division

**Basic Unit (BU)** - A basic unit includes all of your insurable buckwheat acreage in the county by share arrangement. Premium discounts apply.

**Optional Unit (OU)** - If a basic unit consists of land in two or more sections, and certain recordkeeping requirements are met, you may apply for optional units by section.

## Insurance Plans

**Actual Production History (APH)** - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.

**Catastrophic Coverage (CAT)** - Covers 50 percent of your APH yield and 55 percent of the projected price.

## Endorsements and Options

**Yield Cup Option** - Prevents your approved APH yield from decreasing by more than 10 percent from the prior year's approved APH yield. Not available with CAT policies.

## Replant Provisions

You may receive a replanting payment if:

- It is practical to replant;
- The appraisal does not exceed 90 percent of your guarantee; and
- You replant at least 20 acres or 20 percent of the unit.

It will be considered practical to replant on or before the tenth day after the final planting date unless the insurance company determines otherwise. Replanting payments are not available on acreage initially planted before the earliest planting date or on CAT policies.

## Late and Prevented Planting

**Late Planting Period** - Begins the day after the final planting date and ends 25 days after the final planting date. Your insurance guarantee will be reduced by one percent per day for each day planted after the final planting date. After 25 days, your prevented planting coverage will be 60 percent of your insurance guarantee for timely planted acreage. You may purchase additional prevented planting coverage.

**Prevented Planting** - You may receive a prevented planting payment if you are unable to plant on or before the final planting date or within any applicable late planting period because of an insurable cause. Additional prevented planting coverage is not available on CAT policies.

## Loss Example

This example assumes a 20 bushels per acre APH yield, 65-percent coverage level, and basic unit coverage.

	20	Bushels per acre APH yield
x	0.65	Coverage level
	13	Bushel guarantee
-	8	Actual bushels per acre produced
	5	Bushels per acre loss
x	\$15.36	Price election (maximum)
	<b>\$76.80</b>	<b>Indemnity</b>

Figures shown on a per acre basis. Guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. See policy provisions.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private 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/en/Information-Tools/Agent-Locator-Page](http://www.rma.usda.gov/en/Information-Tools/Agent-Locator-Page).

## Contact Us

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