

St. Paul Regional Office — St. Paul, MN

Revised July 2020

Rye Minnesota and Wisconsin

Crop Insured

You can insure rye if:

- It is grown on insurable acreage;
- You have a share; and
- It is planted for harvest as grain.

Counties Available

See counties available in the actuarial documents at webapp.rma.usda.gov/apps/ActuarialInformationBrowser2021/CropCriteria.aspx.

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;
- Plant disease and insects, 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:

- The date we accept your application; or
- The date you plant the rye.

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31, 2021.

Important Dates

Sales Closing	September 30, 2020
Cancellation	September 30, 2020
Production Reporting	November 14, 2021
Acreage Reporting	November 15, 2020
Final Planting	September 30, 2020

Reporting Requirements

Acreage Report - You must report all of your rye acreage in the county 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	80	85
Subsidy Factor	Basic Unit	67	64	64	59	59	55	48	38
	Optional Unit	67	64	64	59	59	55	48	38

Price Elections

A price election is the price you are paid per bushel if you have a loss. This is based on the percentage of established price you chose.

Established price	\$5.80 per bushel
Organic (Certified)	\$7.54 per bushel

Unit Division

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

Optional Unit (OU) - If a basic unit consists of two or more sections of land, 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

Any acreage damaged before the final planting date must be replanted. It will be considered practical to replant on or before the tenth day after the final planting date unless the insurance company determines otherwise.

No replanting payment will be made for acreage initially planted to a winter type.

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 40 bushels per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

	40	Bushels per acre APH yield
x	0.75	Coverage level
	30	Bushel guarantee
-	20	Actual bushels per acre produced
	10	Bushels per acre loss
x	\$5.80	Price election
	\$58.00	Indemnity

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 on the RMA website at www.rma.usda.gov/informationtools/agentlocator.

Contact Us

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