



United States Department of Agriculture
Risk Management Agency

April 2008

2008 COMMODITY INSURANCE FACT SHEET

Small Grains

Nevada

Crop Insured

Insurable types of small grains are **wheat, barley, and oats** grown for the production of grain, not forage. Irrigated production practices are insurable, as are fall and spring planted crops. Additional coverage endorsements are available for winter wheat. Coverage for all types of small grains may not be available in all counties. Producers must insure all or none of their acreage of each type of small grain in the county but do not have to insure all types of small grain. For example, a producer may insure all of his wheat and none of his barley planted. The insurance coverage on one type of small grain can differ from coverage on another small grain insured by the same producer.

Counties Available

Small grains are insurable in multiple counties by type. Please see an insurance agent in your area. Small grains in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

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

Insurance coverage begins when the crop is planted and ends no later than the following October 31.

Important Dates**

Barley:

Sales Closing....Humboldt and Pershing. October 31
.....All other counties..... March 15
Acreage Report ...Humboldt and Pershing...June 15**
..... All other counties.....July 15

Oats:

Sales Closing March 15
Acreage ReportJuly 15

Wheat:

Sales Closing October 31
Acreage ReportJune 15*

* Winter Coverage Endorsement— Nov 15

**See an agent for actual dates in your area.

Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in bushels of grain. Individual amounts of insurance are based on the grower's production history. An insurance agent calculates each grower's approved average yield from 4 to 10 years of production records. Producers can select a level of coverage ranging from 50 to 75 percent of their approved average yield and 50 to 100 percent of a price announced by USDA, or catastrophic (CAT) coverage based on 50 percent of their approved yield and 55 percent of the price.

Price Election—The price below is used to calculate your premium or indemnity:

Barley: \$2.80
Oats: \$2.25
Wheat: \$4.20(APH)
\$6.27 base price (CRC)
*TBA harvest price (CRC)

* To be announced.

Loss Example

(Wheat) Assumes a basic unit with 65-percent coverage level, 100-percent price election, and yield of 90 bushels per acre, 100-percent share.

	90	Bushels per acre average yield (APH)
x	.65	Coverage level percentage
	59	Bushels per acre guarantee
-	14	Bushels per acre actually produced
	45	Bushels per acre loss
x	\$4.20	Price election
	\$189.00	Gross indemnity per acre

Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at: <http://www3.rma.usda.gov/tools/agents/>

Download Copies from the Web

Visit our online publications/fact sheets page at: http://www.rma.usda.gov/aboutrma/fields/ca_rso/

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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