Sugar Beets
Montana, Wyoming and North Dakota

Crop Insured

The crop insured will be **sugar beets** planted for harvest as sugar beets, grown on insurable acreage, for which premium rates are shown on the actuarial table, and grown under a processor contract.

Counties Available

Montana - Big Horn, Carbon, Custer, Dawson, Prairie, Richland, Roosevelt, Rosebud, Sheridan, Stillwater, Treasure and Yellowstone
Wyoming - Big Horn, Fremont, Goshen, Laramie, Park, Platte, and Washakie
North Dakota - Cass**,** Grand Forks**,** McKenzie, Pembina, Richland, Steele, Traill, Walsh, and Williams

Causes of Loss

Adverse weather conditions[1]
Failure of irrigation water supply[2]
Fire[3]
Insects[4]
Plant disease[4]
Wildlife

[1]Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
[2]If caused by an insured peril during the insurance period.
[3]If due to natural causes.
[4]But not damage due to insufficient or improper application of control measures.

Insurance Period

Coverage begins when the sugar beet crop is planted, and ends at the earliest of: (1) total destruction of the unit, (2) harvest of the unit, (3) abandonment of the unit, (4) final adjustment of a unit, or (5) November 15 which is the end of insurance period.

Reporting Requirements

Acreage Report- You must report to your insurance company all acreage of the insured crop in the county in which you have a share.

Notice of Claim-You must give notice to your agent within 72 hours of your initial discovery of damage and **obtain consent** before destroying any of the crop that is not harvested or before putting the crop or acreage to another use.

Important Dates

Sales Closing/Cancellation   ....March 15
Earliest Planting (MT, WY & Western ND) ....April 5
Earliest Planting (Eastern ND).......................April 11
Final Planting (MT, WY & Western ND) ....May 20
Final Planting (Eastern ND)...........................May 31
Acreage Reporting ....June 30
Premium Billing..October 1

Definitions

Production Guarantee— Number of tons guaranteed determined by multiplying your average yield (based on your records) times the coverage level percentage you elect.

Price Elections- Price at which you are compensated per ton in the event of a loss. Choice of **55** to **100** percent of the established price election. Contact your crop insurance agent for price election changes for the current crop year.

Coverage Levels

You have the choice of 50, 55, 60, 65, 70, 75, 80 and 85 percent of your average yield.

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.

Unit Structure

A **unit** establishes the insurable acreage considered when determining the approved actual production history (APH) yield, production guarantee, premium, and any final indemnity payment due to the insured.

Basic units are established by share arrangement. A 10-percent premium discount applies with the selection of basic unit structure. Basic units may be further divided into **optional units** if minimum criteria are met (for example by section, irrigated/non-irrigated, etc.).

Options

Stage Removal Option Pilot (not available under catastrophic coverage)
This pilot option removes the first stage guarantee and all indemnities will be calculated using the final stage guarantee. The insured will pay additional premium for this option.

Replant Provisions

(not available under catastrophic coverage)
A replanting payment is allowed if your sugar beet crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of the final stage production guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 10 percent of the production guarantee or one ton, times your price election. No **replanting payment** will be made on acreage initially planted prior to the **earliest planting date**.

Loss Example

Settlement of Claim: A loss occurs when crop production falls below the guaranteed ton amount* as a result of damage from a covered cause of loss. Production to count will be adjusted using the raw sugar percent compared to the sugar percent contained in the actuarial documents.

*Production guarantees are progressive by stage
(unless you have elected stage removal option):

Planting until July 1	60 percent
July 1 until harvest	100 percent

Where to Purchase

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/

Regional Contact for RMA

USDA/Risk Management Agency
Billings Regional Office
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Billings, MT 59102-7302
Phone 406-657-6447 - Fax 406-657-6573
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