



United States Department of Agriculture  
Risk Management Agency

January 2008

## 2008 COMMODITY INSURANCE FACT SHEET

# Sweet Potatoes

## North Carolina

### Crop Insured

Sweet potatoes of the Beauregard variety planted for harvest for the fresh market and grown on insurable acreage may be insured.

- Sweet potatoes may only be insured by a person who has grown sweet potatoes commercially in at least 3 out of the past 5 years.
- Insurance will not attach to any acreage that was planted to sweet potatoes in both of the previous two years.
- Sufficient slips must be planted to achieve a planting density of at least 9,800 plants per acre.
- Scouting of the fields must be performed sometime between 40 to 60 days after planting.
- The production guarantee will be reduced if your planted acreage exceeds 110 percent of your highest acreage of the previous 3 crop years.

### Counties Available

Columbus, Cumberland, Duplin, Edgecombe, Greene, Harnett, Johnston, Lenoir, Nash, Sampson, Wake, Wayne, and Wilson.

### Causes of Loss

Adverse weather conditions<sup>1</sup>

Fire

Insects<sup>2</sup>

Plant disease<sup>2</sup>

Wildlife

<sup>1</sup>Natural perils such as hail, frost, freeze, drought, and excessive precipitation. <sup>2</sup>But not damage due to insufficient or improper application of pest or disease control measures.

Note: This policy does not cover damage that occurs or becomes evident after the sweet potatoes have been harvested nor does it cover the inability to market all or part of the crop due to quarantine, boycott, or refusal of a buyer to accept production.

### Insurance Period

Coverage begins when the sweet potatoes are planted and ends at the earliest of: (1) total destruction of the crop; (2) harvest of the crop; (3) abandonment of the crop; (4) final adjustment of a claim; or (5) November 15, 2008.

### Definitions

**Field-pack production**—The quantity of sweet potato roots harvested, or that we determine could have been harvested, that are at least one and one-half inches in diameter and that are firm as defined by the standards.

**Good farming practices**—In addition to the definition contained in the Basic Provisions, good farming practices for sweet potatoes require scouting of the crop and following the practices required by the certifying agency with respect to seed production.

**Harvest**—Removal of the marketable tuberous sweet potato roots from the soil, placement of the marketable roots in a container, and prompt removal from the field.

**Marketable**—A tuberous sweet potato root meeting the definition of field pack production.

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

**Price Election**— The price used to calculate your premium or an indemnity. Price elections are posted on the RMA Web site at:

<http://www3.rma.usda.gov/apps/pricesinquiry/>

## Price Election

\$14.70 per cwt.

## Reporting Requirements

**Acreage Report**— You must report to your agent all acres of sweet potatoes in the county in which you have a share.

**Pre-Harvest Appraisal**— If you intend to market any of the crop directly to the public, you must give notice at least 15 days prior to harvest so that a pre-harvest appraisal may be made.

## Important Dates

Sales Closing ..... February 28, 2008  
 Final Planting ..... June 30, 2008  
 Acreage Report Due ..... July 15, 2008  
 Insurance Ends ..... October 31, 2008

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. An average sweet potato yield of 140 cwt. per acre, for example, would result in a guarantee of 84 cwt. per acre at the 60-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For instance, at the 60-percent coverage level, your premium share would be only 36 percent of the base premium:

Coverage Level % →	50	55	60	65	70	75
Premium Subsidy %	67	64	64	59	59	55
Your Premium Share %	33	36	36	41	41	45

Catastrophic (CAT) coverage is fixed at 50 percent of average yield and 55 percent of the price election. CAT coverage costs an administrative fee of \$100 per crop per county, regardless of acreage.

## Insurance Units

Only basic units are available for sweet potatoes. Optional units are not available.

## Late and Prevented Planting

These provisions are not applicable to sweet potatoes.

## Loss Example

This example is based on an average yield of 140 cwt. per acre, 65-percent coverage level, and non-irrigated practice.

140	Cwt. per acre average yield (APH)
x .65	Coverage level percentage
91	Cwt. per acre guarantee
– 20	Cwt. per acre actually produced
71	Cwt. per acre loss
x 14.70	Price election
\$1,044	Indemnity per acre
– 79	Estimated premium per acre
\$ 965	<b>Net indemnity per acre</b>

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