



United States Department of Agriculture  
Risk Management Agency

November 2007

## 2008 COMMODITY INSURANCE FACT SHEET

# Mustard

Pilot Program—Idaho, Oregon, Washington

### Crop Insured

The **mustard** crop insured will be all mustard in the county for which a premium rate is provided by the actuarial document in which the insured has a share; that is planted for harvest as seed to be processed into products for human consumption; that is grown under and in accordance with the requirements of a processor contract executed on or before the acreage reporting date and is not excluded from the processor contract at any time during the crop year; and that is not, unless allowed by the special provisions or written agreement: interplanted with another crop or planted into an established grass or legume; or planted following the harvest of any other crop in the same crop year.

### Counties Available

**Idaho:** Bannock, Benewah, Bingham, Bonneville, Caribou, Cassia, Fremont, Idaho, Jefferson, Latah, Lewis, Nez Perce, and Power  
**Oregon:** Umatilla  
**Washington:** Asotin, Columbia, Garfield, Lincoln, Spokane, Walla Walla, and Whitman

### Causes of Loss

Adverse weather conditions; fire; insects (but not damage due to insufficient or improper application of pest control measures); plant disease (but not damage due to insufficient or improper application of disease control measures); wildlife; earthquake; volcanic eruption; **or**, failure of the irrigation water supply, if caused by an insured cause of loss that occurs during the insurance period.

### Insurance Period

Insurance coverage begins on the later of: the day the application is accepted or the date the insured crop is planted. Coverage ends on October 31 of the calendar year in which the crop is normally harvested.

### Important Dates

Sales Closing..... March 15  
Final Planting Date..... See County Actuarial  
Acreage Report Date..... June 30  
Cancellation & Termination Date ..... March 15

### Price Elections

The **base contract price** in U.S. dollars will be used to determine your price election. You may also elect a percentage less than 100 percent of the base contract price stated in the processor contract.

### Guarantee and Price Election Options

Coverage is based on actual production history (APH) with choices of variable percentages of your approved average yield, from 50 percent up to 75 percent, in 5-percent increments. The price election, at which you are compensated in the event of a loss, is a choice of various percentages of the price established for the applicable crop year. Catastrophic (CAT) coverage is available at the 50-percent coverage level and 55 percent of the established price. Contact your crop insurance agent for specific details.

### Reporting Requirements

**Acreage Report:** You must report to your insurance agent the total number of acres planted with a copy of all processor contracts on or before the acreage reporting date.

## Unit Structure

The mustard pilot policy offers basic units and **optional units** (by type – brown, yellow, and Oriental as well as separate sections or practices). No optional units under CAT.

## Administrative Fees

**Catastrophic (CAT) Coverage:** \$100 per crop per county. **Additional Coverage:** \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

## Late Planting and Prevented Planting

The late and prevented planting provisions of the basic provisions are applicable. Contact your crop insurance agent for specific details.

## Replant Payment

A replant payment is provided for within the crop provisions.

## Loss Example

**Assuming:** 75-percent coverage level and a 100-percent price election (contract price of \$0.15 per pound) and an average yield of 700 pounds per acre (brown type, non-irrigated) actual production history (APH):

700	Pounds per acre (APH)
x 75%	Coverage level
525	Pounds per acre guarantee
x 100.0	Acres
52,500	Pound unit guarantee
x \$ 0.15	Price election
\$ 7,875	Guarantee value
21,000	Pounds harvested production
x \$ 0.15	Price coverage
\$ 3,150	<b>Harvested value</b>
<b>\$7,875 - \$3,150 = \$4,725</b>	<b>Loss indemnity due</b>
	<b>policyholder</b>

## 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:  
<http://www3.rma.usda.gov/tools/agents/>

## Regional Contact for RMA USDA/Risk Management Agency Spokane Regional Office

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