United States Department of Agriculture
Risk Management Agency

April 2008

2008 COMMODITY INSURANCE FACT SHEET

Sugar Beets

California

Crop Insured
Sugar beets grown under a contract with a processor for processing as sugar.

Counties Available
Sugar beets are insurable in Butte, Colusa, Fresno, Glenn, Kings, Madera, Merced, Modoc, San Benito, San Joaquin, Santa Clara, Siskiyou, Stanislaus, Tehama, Tulare and Yolo counties. Sugar Beets 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 conditions[1]
Failure of irrigation water supply[2]
Fire[3]
Insects[4]
Plant disease[4]
Wildlife[5]

[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]Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.
[4]But not damage due to insufficient or improper application of control measures.
[5]Unless wildlife control measures have not been taken.

Insurance Period
Coverage begins when the sugar beets are planted and ends at the earliest of:

- Total destruction of the sugar beets Harvest of the unit
- Harvest of the sugar beets on the unit
- Final adjustment of loss
- July 15 for Imperial county
- October 31 for Modoc and Siskiyou
- The last day of the 12th month after the insured crop was initially planted

Important Dates
Dates vary by county, please see your agent for specific information.

Coverage Levels and Premium Subsidies
Individual amounts of insurance are based on a grower's production history. Each grower's approved-average yield is calculated from 4 to 10 years of production records provided to an insurance agent. 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 Price used to calculate your premium and indemnity: $39 per ton

Cost of Crop Insurance
The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of $100 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Loss Example

Based on average yield of 20 tons per acre, 75-percent coverage level, irrigated, and one basic unit, 100-percent share.

20	Tons per acre average yield (APH)
x .75	Coverage Level
15	Tons per acre guarantee
- 13	Tons per acre actually produced
2	Tons per acre loss
x $39	**Price election (at 100 percent)
$ 78.00	**Gross indemnity per acre**

**2007 price election used for example only.

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/

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