

# Fresh Market Sweet Corn Crop Insurance Program

- Crop Provisions – 08-044 -

## IMPORTANT DATES

Sales Closing Date | March 15<sup>th</sup>  
 Acreage Reporting Date | July 15<sup>th</sup>  
 Billing Date | August 15<sup>th</sup>

End of Insurance | check county actuarials  
 Final Plant Date | June 30<sup>th</sup>

## Coverage Levels & Premium Support

Coverage Level	50/55 (CAT)	50/100	55/100	60/100	65/100	70/100	75/100
\$ Amount of Coverage (ME, VT, NH, MA, CT, RI)	\$724	\$1315	\$1447	\$1578	\$1710	\$1841	\$1972
\$ Amount of Coverage (NY, NJ, PA)	\$365	\$663	\$729	\$795	\$861	\$928	\$994
Federal Subsidy	100%	67%	64%	64%	59%	59%	55%
Your Portion of Premium	0%*	33%	36%	36%	41%	41%	45%

\*A \$300 administrative fee is charged for CAT coverage. A \$30 administrative fee is charged buy up coverage.

## Unit Structure Options

	Optional Units (OU)	Basic Unit (BU)
Claims Adjusted By	Individual Farm Serial Numbers, each farm serial number stands on its own in the event of a claim.	All acres of the crop in the county as one unit.
Record Keeping Requirements	Growers required to maintain production records by farm serial number.	Total production by crop by county.
Additional Qualification Requirements		Standard policy unit structure. The only unit structure option with CAT.

## Coverage and Price Election Choices

Options Available		About
Protection Against Production Shortfall	ü	When actual yield falls below your guarantee.
Replant	ü	Not available on CAT policies. A replanting payment is allowed if, due to an insured cause of loss, more than 25% of the plant stand will not produce sweet corn and it is practical to replant. Replant payments will not be made for any sweet corn initially planted 60 days or more prior to the final planting date. The maximum amount of replant payment per acre will be the lesser of your actual costs of replanting or \$100.

## Stage Guarantees

In the event of a covered cause of loss, the indemnity will be reduced if damage occurs during the first stage of growth, as shown below. This reduction in guarantee reflects the absence of harvesting costs and certain other crop maintenance expenses that will not be incurred if the crop is not carried to harvest.

## Stage Definitions

Stage	Interval	% Guarantee
1 <sup>st</sup>	From planting through beginning of tasseling (when tassel becomes visible over the whorl)	65%
Final	From tasseling until harvest	100%

## Perils Insured Against

- **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** (unless control measures have not been taken)
- Earthquake, Volcanic Eruption, Failure of Irrigation water supply (if caused by an insured peril that occurs during the insurance period)

## Record Retention

You must retain, and provide upon request:

- Complete records of the planting, replanting, inputs, production, harvesting, and disposition of the insured crop on each unit for three years after the end of the crop year.
- All records used to establish the amount of production you certified on your production reports used to compute your approved yield for three years after the end of the crop year for which you initially certified such records.
- Claims that equal or exceed \$200,000 will require a High Dollar Claim review that will require the above mentioned review of actual production records.

## Requirements for Direct Marketers

For any fresh market sweet corn that will be sold by direct marketing, you must notify us 15 days prior to harvesting/selling any production. The insurance company must conduct an appraisal to determine any production to count that will be sold by direct marketing. This appraisal is required and is a critical component in the loss adjusting process and it must be completed regardless of whether there is damage to the crop.

## Insured Crop

Acreage planted on or before June 30<sup>th</sup> to be harvested and sold as fresh market sweet corn is insurable, including irrigated and non-irrigated land. To be insured, the producer must have grown sweet corn for commercial sale or participated in managing sweet corn farming operation in at least one out of the three previous crop years. Sweet corn that is interplanted with another crop or that is planted into an established grass or legume is not insurable. Marketable Sweet Corn is considered sweet corn that meets standards for grading U.S. No. 1 or better and will withstand normal handling and shipping. New Breaking Acreage can be insurable if certain criteria are met, so discuss with your agent and see actuarials for details of insurability as documentation is needed prior to Acreage Reporting Deadline.

## ⌘⌘⌘ Important - Conservation Compliance ⌘⌘⌘

To be eligible for premium subsidy paid on behalf by FCIC, it is your responsibility to assure you meet all requirements for: (A) Compliance with the conservation provision; and (B) Filing form AD- 1026 prior to August 15, 2018, or successor form, to be properly identified as in compliance with the conservations provisions.

Refer to USDA/FSA/NRCS for details on the conservation compliance requirements.

This fact sheet is a general overview and should not take the place of the Crop Provisions and/or Special Provisions.

Crop Growers, LLP agents are dedicated to the success of your business through risk management planning. Crop Growers provides a diversified, knowledgeable team of insurance agents who specialize in educating producers on the Federal Crop Insurance program

**CROP GROWERS** 

Your first choice for crop insurance.

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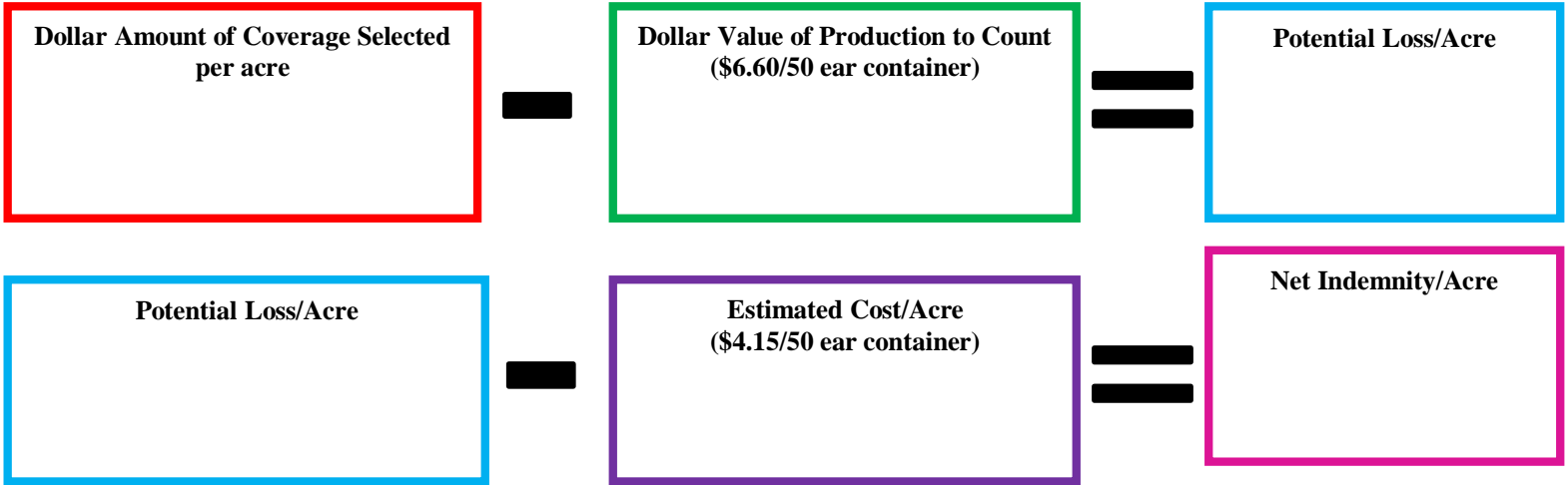
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# SWEET CORN | LOSS EXAMPLE



**For illustration purposes only. Losses will be adjusted per the Loss Adjustment Manual. Your coverage and guarantees may be different based on your actual coverage level, unit structure, production records and history.**