

Valdosta Regional Office — Valdosta, GA

June 2018

# Fresh Market Sweet Corn

## Alabama, Florida, Georgia

### Crop Insured

All your sweet corn in the county is insurable if:

- Actuarial documents provide premium rates;
- Planted to be harvested and sold as fresh market sweet corn;
- Planted within the planting periods designated in the actuarial documents;
- Irrigated;
- Not grown for direct marketing;
- Not interplanted with another crop;
- Not planted into an established grass or legume; and
- You have a share in the crop.

You must have grown sweet corn for commercial sale or have participated in managing a sweet corn farming operation in at least one of the previous three crop years. See policy provisions for more information.

### Counties Available

**Alabama** - Baldwin County.

**Florida** - Broward, Desoto, Glades, Hendry, Indian River, Lake, Martin, Miami-Dade, Orange, Palm Beach, and Suwannee counties.

**Georgia** - Decatur, Grady, and Mitchell counties.

### Causes of Loss

You are protected against the following:

- Adverse weather;
- Earthquake;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease; unless you have insufficiently or improperly applied pest or disease control measures;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Coverage begins when the crop is planted and ends with the earliest of one of the following:

- Total destruction of the crop;
- Abandonment of the crop;
- Date the crop should have been harvested but was not harvested;
- Final adjustment of a loss;
- Final harvest; or
- 100 days after the date of planting or replanting.

### Important Dates

Florida/Georgia Sales Closing ..... July 31, 2018

Alabama Sales Closing ..... February 15, 2019

#### Acreage Reporting:

Fall ..... Varies by State and County

Winter ..... Varies by State and County

Spring ..... Varies by State and County

### Reporting Requirements

**Acreage Report** - You must report all acres of the crop, in which you have a share in the county, to your insurance agent by the acreage reporting date.

**Notice of Loss** - See your crop insurance agent for detailed requirements.

### Definitions

**Allowable Cost** - The dollar amount per container for harvesting, packing, and handling, as shown in the special provisions.

**Cancellation Date** - The calendar date specified in the crop provisions when coverage for the crop will automatically renew unless canceled in writing by either you or the company, or terminated according to the policy terms.

**Container** - The unit of measurement for the insured crop, which is defined as 42 pounds.

**Harvest** - The separation of ears of sweet corn from the plant, by hand or machine.

**Insurance Guarantee** - A dollar amount of insurance per acre that is determined by multiplying the reference maximum dollar amount by the coverage level you choose. The percent of the insurance guarantee that is in force depends on the plant growth stage in the table.

**Minimum Value** - The dollar amount per container, used to value appraised and unsold harvested production. This value is posted on the prices tab of the [actuarial documents](#).

**Reference Maximum Dollar Amount** - The dollar amount that is used in calculating the dollar coverage amount per acre for the insurance guarantee. This value is posted on the prices tab of the actuarial documents.

# Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of the reference maximum dollar amount. Premiums are subsidized as shown in the table below. For example, if the reference maximum dollar amount is \$1,805, the 65-percent coverage level results in a \$1,173.25 guarantee per acre.

| Stage | Percent of Insurance guarantee |                                     |
|-------|--------------------------------|-------------------------------------|
| 1     | 65                             | From planting through the beginning |
| Final | 100                            | From tax                            |

Catastrophic Risk Protection (CAT) coverage is fixed at the 50-percent coverage level and 55 percent of the reference maximum dollar amount. CAT is 100-percent subsidized with no premium cost to you. There is an administrative fee of \$300 per crop per county, regardless of the acreage.

| Item               | Percent |    |    |    |    |    |    |    |
|--------------------|---------|----|----|----|----|----|----|----|
| Coverage Level     | 50      | 55 | 60 | 65 | 70 | 75 | 80 | 85 |
| Premium Subsidy    | 67      | 64 | 64 | 59 | 59 | 55 | 48 | 38 |
| Your Premium Share | 33      | 36 | 36 | 41 | 41 | 45 | 52 | 62 |

## Replant Provisions

You may receive a replant payment if, due to an insured cause of loss, more than 25 percent of the plant stand will not produce sweet corn and it is practical to replant. Talk to your crop insurance agent for more information.

## Loss Example

Assume spring-planted, irrigated sweet corn in Hendry County, Florida with a reference maximum dollar amount of \$1,805 and a loss occurring in the final stage of production. At the 65 percent coverage level there is \$1,173.25 insurance guarantee ( $\$1,805 \times 0.65 = \$1,173.25$ ) per acre. Assume also production-to-count of 100 containers per acre, due to an insurable cause of loss, and an average sale price of \$11.00 per container.

\$3.75 Allowable cost per 42- pound crate

|                  |   |
|------------------|---|
| \$1,173.25       | Amount of dollar coverage per acre                                  |
| <u>-\$725.00</u> | Production-to-count is 100 containers sold at \$7.25 each (\$11.00) |
| <b>\$450.25</b>  | <b>Indemnity per acre</b>   |

The net value per container cannot be less than the minimum value (see definitions) unless you buy the minimum value option with the payment of an additional premium.

## Where to Buy Crop Insurance

Visit >
Regional Office

106 S. Patterson Street  
Suite 250  
Valdosta, GA 31601-5673

Phone: 229-242-7235

Fax: 229-242-3566

Email: [rsoga@rma.usda.gov](mailto:rsoga@rma.usda.gov)

Georgia Farmers Agency, LLC

Joe Bickley (Agent & Owner)  
478-244-1695  
[joe@gafarmersagency.com](mailto:joe@gafarmersagency.com)

[www.gafarmersagency.com](http://www.gafarmersagency.com)

*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*

*The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD). To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at [www.ascr.usda.gov](http://www.ascr.usda.gov)), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632- 9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.*

