Crop Insured
You can insure oats if:
• They are grown on insurable acreage;
• Premium rates are provided;
• You have a share; and
• They are planted for harvest as grain.

Counties Available
See counties available in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2020/CropCriteria.aspx. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss
You are protected against the following:
• Adverse weather conditions such as hail, frost, freeze, wind, drought, and excess moisture;
• Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
• Fire, if due to natural causes;
• Insects and plant disease, but not damage due to insufficient or improper application of pest or disease control measures; or
• Wildlife.

Insurance Period
Insurance coverage begins on the later of:
• Date we accept your application; or
• Date the oats are planted.

Insurance coverage ends at the earliest of:
• Total destruction of the crop;
• Harvest of the unit;
• Final adjustment of a loss;
• Abandonment of the crop; or
• October 31, 2020.

Important Dates
Sales Closing/Cancellation...........March 15, 2020
Final Planting .........................Varies by county
End of Late Planting Period ......Varies by county
Acreage Reporting .....................July 15, 2020

Premium Billing .........................August 15, 2020
Production Reporting .................April 29, 2021

Reporting Requirements
Acreage Report - You must report all of your oat acreage in the county by the acreage reporting date.

Coverage Levels and Premium Subsidies
Crop insurance premiums are subsidized as shown in the following table. For example if you select the 75-percent coverage level, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

<table>
<thead>
<tr>
<th>Coverage Level (percent)</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
<th>80</th>
<th>85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
<td>48</td>
<td>38</td>
</tr>
<tr>
<td>Optional Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
<td>48</td>
<td>38</td>
</tr>
</tbody>
</table>

Price Elections
A price election is the price you are paid per bushel if you have a loss. This is based on the percentage of established price you chose.

Established price..................$2.75 per bushel
Organic (Certified)...............$5.34 per bushel

Unit Division
Basic Unit (BU) - A basic unit includes all of your insurable oat acreage in the county by share arrangement. Premium discounts apply.

Optional Unit (OU) - If a basic unit consists of land in two or more sections, and certain recordkeeping requirements are met, you may apply for optional units by section.

Insurance Plans
Actual Production History (APH) - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.

Catastrophic Coverage (CAT) - Covers 50 percent of your APH yield and 55 percent of the projected price.

This guide 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.
Endorsements and Options

**Supplemental Coverage Option (SCO)** - Provides additional coverage for a portion of your underlying crop insurance policy deductible.

**APH Yield Exclusion Option** - Allows you to exclude actual yields from your APH for select counties, and contiguous counties, in years that had an average county yield of at least 50 percent below the average county yield of the ten previous crop years. Available with CAT or buy-up policies.

**Yield Cup Option** - Prevents your approved APH yield from decreasing by more than 10 percent from the prior year’s approved APH yield. Not available with CAT policies.

**Replant Provisions**
You may receive a replanting payment if:
- It is practical to replant;
- The appraisal does not exceed 90 percent of your guarantee; and
- You replant at least 20 acres or 20 percent of the unit.
It will be considered practical to replant on or before the tenth day after the final planting date unless the insurance company determines otherwise. Replanting payments are not available on acreage initially planted before the earliest planting date or on CAT policies.

**Late and Prevented Planting**

**Late Planting Period** - Begins the day after the final planting date and ends 25 days after the final planting date. Your insurance guarantee will be reduced by one percent per day for each day planted after the final planting date. After 25 days, your prevented planting coverage will be 60 percent of your insurance guarantee for timely planted acreage. You may purchase additional prevented planting coverage.

**Prevented Planting** - You may receive a prevented planting payment if you are unable to plant on or before the final planting date or within any applicable late planting period because of an insurable cause. Additional prevented planting coverage is not available on CAT policies.

**Loss Example**
This example assumes a 80 bushels per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

\[
\begin{align*}
80 & \text{ Bushels per acre APH yield} \\
\times & 0.75 \text{ Coverage level} \\
- & 45 \text{ Actual bushels per acre produced} \\
\times & $2.75 \text{ Price election} \\
\text{Indemnity} & = $41.25
\end{align*}
\]
Figures shown on a per acre basis. Guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. See policy provisions.

**Where to Buy Crop Insurance**
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/en/Information-Tools/Agent-Locator-Page.

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