

Davis Regional Office — Davis, CA

July 2018

Rice California

Crop Insured

Rice planted for harvest as grain is insurable if:

- Premium rates are provided by the actuarial documents or by written agreement;
- You have a share; and
- It is flood irrigated.

Wild rice is not insurable.

Counties Available

Rice is insurable in Butte, Colusa, Fresno, Glenn, Merced, Placer, Sacramento, San Joaquin, Stanislaus, Sutter, Tehama, Yolo, and Yuba counties. Rice in other counties may be insurable 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;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins when the crop is planted and ends no later than the following October 31.

Important Dates

Sales Closing/Cancellation	February 28, 2016
Acreage Reporting	July 15, 2016
Premium Billing	August 15, 2016
Termination	February 28, 2017

Definitions

Protection - Insurance coverage providing protection only against a production loss.

Revenue Protection - Insurance coverage providing protection against loss of revenue due to a production loss, price decline/increase, or a combination of both.

Revenue Protection with Harvest Price Exclusion - Insurance coverage providing protection only against loss of revenue due to a production loss, price decline, or a combination of both.

Margin Protection - Insurance coverage providing protection against an unexpected decrease in your operating margin (revenue less input costs). Margin Protection is area-based, using county-level estimates of average revenue and input costs to establish the amount of coverage and indemnity payments.

Coverage Levels and Premium Subsidies

The unit of measure for production is pounds of rough, whole-kernel, and milled weight. Individual insurance amounts are based on your production history. An insurance agent calculates your approved average yield from four to 10 years of production records. You can choose a coverage level from 50 to 85 percent of your approved average yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65 percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent							
	50	55	60	65	70	75	80	85
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

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Loss Example

Assume 75 percent coverage level, an average yield of 8,000 pounds per acre, a projected price of \$1.35 per pound, and 100 percent share.

	8,000	Pounds/acre yield
X	0.75	Coverage level
	6,000	Pounds/acre guarantee
X	\$1.35	Projected price
	\$8,100	Insurance guarantee
	4,000	Pounds actually produced
X	\$1.35	Projected price
	\$5,400	Production-to-count value
	\$8,100	Insurance guarantee
-	\$5,400	Production-to-count value
	\$2,700	Indemnity per acre

Price used above is for example only. Contact a crop insurance agent for current information.

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](#).

 **Regional Office** Visit >

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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

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