

# Multi-County Enterprise Unit Endorsement

## Multi-County Enterprise Unit Endorsement (MCEU)

Allows a producer to combine acreage of an insured crop, by irrigation practice, if applicable, in two contiguous counties in the same state into one enterprise unit.

## Available Coverage

The endorsement is available for spring crops with a November 30, 2018, and later contract change date. Crops include coarse grains (corn, grain sorghum, soybeans), cotton, canola, peanuts, rice, small grains (barley, wheat), and sunflowers.

## Basis of Insurance Payments

Replanting, prevented planting, and claims for indemnities will be determined and paid at the MCEU level.

## Eligibility Requirements

To qualify for a MCEU, one county must qualify independently for an enterprise unit and the other county must not qualify for an enterprise unit. Both county crop policies in the MCEU must be with the same Approved Insurance Provider and have the same elections for Multi-County Enterprise Units, insurance plan, coverage level, and enterprise unit by practice.

## Coverage Election

The MCEU must be elected by the earliest sales closing date of both counties that will be in the enterprise unit. The producer must also identify which two counties will be included in each MCEU by the earliest acreage reporting date.

The election of the MCEU does not combine the county crop policies, it only combines all insured acreage of the crop (or all insured acreage of the irrigation practice, if enterprise unit by practice is elected) in both counties into a single enterprise unit. Separate applications and policies are required for each county. Approved Actual Production History (APH) yields in each county are not affected. Premium, guarantee, and liability will be calculated separately for each county based on the acres physically located in that county; and using the actuarial documents for that county. However, the enterprise unit premium discount will be determined by using the total acres contained in the MCEU.

## Example

The following is an example of the calculation of production guarantee and production to count of a MCEU:

Producer A farms 100 acres of corn in two separate 50 acre fields in county A and 50 acres of corn in a single field in county B. The APH of each field is 145 bushels per acre. County A qualifies for an enterprise unit and county B does not.


County A has a production guarantee set at 14,500 bushels. County B has a production guarantee of 7,250 bushels. The production guarantee for the MCEU is 21,750 bushels.


After the corn was harvested, the producer filed a claim. Separate production worksheets were then completed for county A and county B. The production to count for county A totaled 10,000 bushels. The production to count for county B totaled 5,000 bushels. The total harvested production to count from the MCEU is 15,000 bushels. The production shortfall of the MCEU was 6,750 bushels.

## Where to Buy Crop Insurance

Interested producers should contact their crop insurance agent to discuss options. A list of agents is available at all USDA service centers and on the RMA web site at the [Agent Locator](#) (/Information-Tools/Agent-Locator) .

### National Office

 USDA/RMA/Stop 0801/Room 2004-South  
1400 Independence Ave. SW  
Washington, DC 20250

 Email: [FPAC.BC.Press@usda.gov](mailto:FPAC.BC.Press@usda.gov)  
(mailto:FPAC.BC.Press@usda.gov?  
subject=Email%20from%20RMA%20Web)

*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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