

**SUMMARY OF CHANGES FOR THE SWEET POTATO CROP INSURANCE
STORAGE COVERAGE ENDORSEMENT (21-0156a)
(Released November 2020)**

The following is a brief description of changes to the Sweet Potato Crop Insurance Storage Coverage Endorsement that will be effective for the 2021 and succeeding crop years. Please refer to the Endorsement for more complete information.

- Clarified provisions in subsection 4(c) regarding required storage containers and facilities. Previous provisions indicated the insured was required to certify production would be stored in bins and in an appropriate storage facility. The revised provisions require insured production to be stored in such bins and facilities.
- Other editorial revisions and clarifications are non-substantive.

**UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
SWEET POTATO CROP INSURANCE
STORAGE COVERAGE ENDORSEMENT**

1. In return for payment of the required additional premium designated in the actuarial documents, this endorsement is attached to and made part of your Sweet Potato Crop Provisions subject to the terms and conditions described herein. This endorsement provides 30 additional days to discover damage that occurred during the insurance period but that does not become apparent until after sweet potatoes are placed in storage. Coverage is limited to causes of loss that later result in rot, defined as decomposition, decay, or wet breakdown of sweet potato tissue. In the event of a conflict between the Sweet Potato Crop Provisions and this endorsement, this endorsement will control.
2. You must elect this endorsement on or before the sales closing date for the initial crop year in which you wish to insure your sweet potatoes under this endorsement. This endorsement will continue in effect until canceled. It may be canceled by either you or us for any succeeding crop year by giving written notice to the other party on or before the cancellation date.
3. Sweet potato production grown under a processor contract that requires the production to be delivered to a processor within fifteen days of harvest will not be insured under this endorsement. When such processor contract requires delivery of a stated amount of production, rather than all the production from a stated amount of acres, the number of acres not insured under this endorsement will be determined by dividing the stated amount of production by the approved yield for the acreage. All other sweet potato production insured under the Sweet Potato Crop Provisions must be insured under this endorsement unless the Special Provisions allow you to exclude certain varieties, types, or groups of sweet potatoes from coverage under this endorsement, and you elect to exercise this option. If you elect this endorsement, such exclusions must be shown annually on your acreage report and will be applicable to all acreage of the excluded varieties, types, or groups for the crop year.
4. The coverage provided by this endorsement is applicable only if:
 - (a) The insured sweet potatoes are damaged within the insurance period by an insured cause of loss that later results in rot;
 - (b) You give us notice during the insurance period that a covered cause of loss occurred; and
 - (c) The insured sweet potatoes are stored in:
 - (1) Bins; and
 - (2) A storage facility which is ventilated to facilitate air exchange and movement around the sweet potatoes; and
- (d) We inspect the storage facility and determine it is acceptable to us. We will inspect the storage facility by the acreage reporting date for the initial year of insurance, and as indicated in section 5 below for subsequent years.
5. After the initial year of insurance, you must give us notice by the acreage reporting date of any changes to the storage facility that directly affect storage conditions. After receiving such notice, we will inspect the storage facility to determine if it is acceptable to us. These inspections will be completed no later than 30 days after the acreage reporting date.
6. If we determine the requirements in paragraph 4(c)(1) or (2) are not met, or if we inspect the storage facility and determine it is not acceptable to us, no coverage will be provided under this endorsement and no premium for this endorsement will be due (any premium amount you previously paid for the endorsement will be refunded to you).
7. In addition to section 14(b)(1) of the Basic Provisions, you must give us notice of loss from the 16th through the 45th day after the end of the insurance period.
8. When production from separate basic units is commingled in storage, the production to count for each unit will be allocated pro-rata based on the production placed in storage from each unit. Such allocation will be allowed only if verifiable records of production placed in storage are available by unit. If you do not have such records, the production will be allocated in accordance with section 12 of the Sweet Potato Crop Provisions. For example, if 500 hundredweight from one unit are comingled with 1,500 hundredweight from another unit and the stored production to count is 1,000 hundredweight, 250 hundredweight of production to count will be allocated to the unit contributing 500 hundredweight and 750 hundredweight will be allocated to the unit contributing 1,500 hundredweight to the stored production. This provision does not eliminate or change any other requirement contained in the policy to provide or maintain separate records of acreage or production by unit.