

# Small Grains: Buckwheat, Flax, Oats and Rye



## Sales Closing Dates\*

\*Program may not be available in all counties.

<b>Buckwheat</b>	<b>State</b>
3/15 Sales Closing Date	Minnesota, Montana, North Dakota, Washington
<b>Flax</b>	<b>State</b>
3/15 Sales Closing Date	Idaho, Minnesota, Montana, North Dakota, South Dakota
<b>Oats</b>	<b>State</b>
10/31 and 3/15 Sales Closing Dates	California
9/30 Sales Closing Date	Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas
3/15 Sales Closing Date	Alaska, Colorado, Idaho, Illinois, Indiana, Iowa, Kansas, Maine, Maryland, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, North Dakota, Ohio, Oregon, Pennsylvania, South Dakota, Utah, Washington, West Virginia, Wisconsin, Wyoming
9/30 and 3/15 Sales Closing Dates	Virginia
<b>Rye</b>	<b>State</b>
9/30 Sales Closing Date	Minnesota, Nebraska, North Dakota, Oklahoma, South Carolina, South Dakota, Texas, Wisconsin

## Contact a Crop Insurance Agent for More Information

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website [Agent Locator](#).

## Useful Links

- ◆ [Actuarial Information Browser](#)
- ◆ [RMA Map Viewer](#)
- ◆ [USDA/Risk Management Agency Homepage](#)
- ◆ [Regional Office State Directory](#)

## Crop Insured

Small Grains are insurable if:

- ◆ You have a share;
- ◆ Premium rates are provided by the actuarial documents;
- ◆ It is grown on insurable acreage;
- ◆ It is planted for harvest as grain; and
- ◆ Buckwheat is grown under and in accordance with a processor contract.

For crops, types, or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

## Insurance Period

Coverage begins at the later of when we accept your application or the date when the crop is planted and ends with the earliest occurrence of one of the following:

- ◆ Total destruction of the crop;
- ◆ Harvest of the unit;
- ◆ Final adjustment of loss;
- ◆ Abandonment of the crop;
- ◆ July 31 in Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, and Tennessee;
- ◆ August 31 for winter types in Virginia;
- ◆ September 25 in Alaska; or
- ◆ October 31 for all other states and spring types in Virginia.

See the Crop Provisions for additional information.



## Acreage Reporting Requirements

You must file a report of planted acreage with your crop insurance agent by the acreage reporting date. Acreage reporting dates vary by crop and county. Consult your crop insurance agent for more information and specific reporting requirements.

Acreage reporting dates:

- ◆ Spring Oats.....5/15, 6/15, or 7/15
- ◆ Buckwheat, Flax..... 7/15 or 8/15
- ◆ Rye ..... 11/15 or 1/15
- ◆ No Type Specified Oats
- ◆ Winter Oats..... 12/15, 1/15, 3/15, or 5/15

## Causes of Loss

You are protected against the following:

- ◆ Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought and excess precipitation;
- ◆ Earthquake;
- ◆ Failure of the irrigation water supply, if caused by an insured peril during the insurance period;
- ◆ Fire;
- ◆ Insects and plant disease, except for insufficient or improper application of pest or disease control measures;
- ◆ Wildlife; or
- ◆ Volcanic eruption.

## Duties in the Event of Damage or Loss

If a loss occurs you must:

- ◆ Protect the crop from further damage by providing sufficient care;
- ◆ Notify your crop insurance agent within 72 hours of your initial discovery of damage, but not later than 15 days after the end of the insurance period; and
- ◆ Leave representative samples for each field of the damaged unit.

## Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

	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

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$655 per crop per county.

## Insurance Units

Basic, optional, enterprise and whole farm unit structures are available in select counties for small grains. Premium discounts apply for basic and enterprise units. You may only elect whole farm units if you select a Revenue Protection plan of insurance.

## Coverage Options

For buckwheat, you may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection or Actual Production History.

For flax, oats and rye, you may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection, Revenue Protection, Revenue Protection with Harvest Price Exclusion or Yield Protection, where available.

Additional options are Contract Pricing, Coverage Level by Irrigation Practice, Hail & Fire Exclusion, Personal T-Yield Option, Prevented Planting +5% Option, Quality Loss Option, Supplemental Coverage Option, Enhanced Coverage Option, Trend Adjusted Yield Option, Yield Adjustment Option, Yield Cup Option and Yield Exclusion, where available.