Important Dates

January 31
Deadline to apply for insurance or make changes to existing policies

May 10
Final Planting Date

May 31
Production Report Due
Acreage Report Due

October 1
Premium Billing

FAQ

Q: What do I do if I have a loss?
A: Report damage to your agent within 72 hours of discovering it.

Q: How much will it cost?
A: The cost of a policy depends on many factors, such as coverage level, price election, your APH, etc. However, premiums are subsidized by the government, so you only pay part of it.

Remember, to be eligible for the new federal crop disaster program SURE, each crop on the farm must be insured or have NAP coverage from FSA (some exceptions apply). Higher coverage levels translate to higher SURE guarantees!

For more information or a list of crop insurance agents in New Jersey, call the Garden State Crop Insurance Education Team toll-free at 1-800-308-2449 or visit us on the web at http://salem.rutgers.edu/cropinsurance.
Who Is Eligible?

Potatoes are insurable in Atlantic, Burlington, Cumberland, Middlesex, Monmouth, and Salem Counties.

Potatoes planted with certified seed for harvest as either certified seed or human consumption are insurable. Potatoes cannot be inter-planted with another crop, planted into an established grass or legume, or planted without following special crop rotation requirements.

Potatoes grown organically are insurable.

What Disasters Are Covered?

- Hail
- Frost
- Freeze
- Drought
- Excess Moisture
- Fire
- Insects
- Plant Disease
- Wildlife
- Failure of Irrigation Water Supply (if due to insured cause of loss, such as drought)

What Disasters Are Covered?

Decisions, Decisions...

Catastrophic (CAT) coverage
Insures 50% APH at 55% of RMA’s price for potatoes, and it costs $300 regardless of acreage.

Buy-up
Choose between 50—75% coverage in 5% increments, and up to 100% of RMA price. Premium is calculated per acre.

Information Needed

- FSA 578 form: Acreage Report
- FSA 1026A form
- At least 4 years of acceptable records
- Settlement sheets showing net weight for processed potatoes
- Settlement sheets showing total pack-out weight for fresh potatoes
- Must include culled potatoes
- Must be by type and practice

How It Works

Potato crop insurance works by insuring yield. Your past yield records are averaged together to calculate an Actual Production History (APH) in bushels per acre.

You then choose a percentage of your APH to insure, such as 75% of 240 cwt./acre. This provides your production guarantee, in this case 180 cwt./acre. If your actual yield is less than your guarantee (due to an insured cause of loss), then you could receive a loss payment.

If an insured cause of loss prevents you from planting your acreage by the final planting date, you could be eligible for a Prevented Planting payment. In this case, your payment would be 25% of your production guarantee. You can purchase higher levels of Prevented Planting coverage when buying insurance.

Notes

Varieties of the fingerling type are not insurable.

Acreage will not be insurable if potatoes were planted for all 3 prior crop years.

Exceptions apply; in most cases preventative measures must be in place.