Important Dates

March 15
Deadline to apply for insurance or make changes to existing policies

June 30
Final Planting Date

July 15
Acreage Report Due

October 1
Premium Billing

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!

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.

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?

Fresh market sweet corn is insurable in most counties in New Jersey.

To be insurable, the producer must have grown sweet corn for commercial sale or participated in managing a sweet corn farming operation in at least one of the three previous years. Sweet corn interplanted with another crop or in established grasses or legumes is not insurable.

Organically grown sweet corn is insurable.

### What Disasters Are Covered?

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

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

### How It Works

Sweet corn crop insurance works by insuring a dollar value of the crop.

There is an established value per acre for NJ, which is $1435 per acre. You choose a coverage level, which insures a percentage of that value. For example, if you choose the 75% coverage level, your coverage amount is $1076 per acre.

At the end of the season, your production value per acre is calculated (revenue minus allowable costs for harvesting and marketing). If production value is less than your coverage amount, then you are eligible for a loss payment.

If the loss occurs during the first stage of growth (planting through the beginning of tasseling), you would only receive 65% of your dollar guarantee, as you have not yet experienced any harvesting and marketing costs.

### Decisions, Decisions...

Catastrophic (CAT) coverage insures $395 per acre, and it costs $300 regardless of acreage.

**Buy-up**

Choose between 50—75% coverage levels. Premium is calculated per acre.

### Information Needed

- FSA 578 form: Acreage Report
- FSA 1026A form
- At least 4 years of acceptable records—Must be by practice

### Options

Normally, a container of sweet corn (50 ears) cannot be valued at less than $5.75 even if the actual value is less. The Minimum Value Option allows containers to be valued as low as $0.