Crop Insured
Processing beans (snap and lima) are insurable if:

- They are grown under, and in accordance with, a processor contract;
- They are executed by the acreage reporting date; and
- They are not excluded from the contract at any time during the year.

Lima beans following snap beans harvested in the same crop year are not insurable.

Counties Available
Processing beans are insurable in Cape May, Cumberland, and Salem counties. Processing beans may be insurable in other counties if specific criteria are met. Contact a crop insurance agent for more details.

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;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; or
- Wildlife.

This policy does not cover insect or disease damage on any snap bean acreage that follows a crop of snap beans, lima beans, or green peas harvested within the same crop year.

Insurance Period
Coverage begins at planting unless:

- Snap bean acreage is planted before April 20; or
- Lima bean acreage is planted before May 10.

Coverage ends with the earliest occurrence of one of the following:

- The date you harvest sufficient production to fulfill your processor contract (if the contract stipulates a specific amount of production to be delivered);
- Final adjustment of a loss; or
- October 15.

Important Dates
Snap Beans
Sales Closing Date……………… March 15, 2015
Acreage Reporting Date……….. August 15, 2015

Lima Beans
Sales Closing Date……………… March 15, 2015
Acreage Reporting Date……….. August 15, 2015

Reporting Requirements
An acreage report is a report of all insured acreage of Processing Beans. A report and a copy of all your processor contracts must be submitted to your crop insurance agent on or before the appropriate acreage reporting date.

Duties in the Event of Damage or Loss
Notice of Loss - If a loss occurs you should:

- Protect the crop from further damage by providing sufficient care;
- Notify your 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 intact for each field of the damaged unit.

Definitions
Base Contract Price - The price stipulated in the processor contract for the grade factor or sieve size that is designated in the special provisions, if applicable, without regard to discounts or incentives that may apply.

Bypassed Acreage - Land on which production is ready for harvest but the processor chooses not to accept such production so it is not harvested.

Good Farming Practices - The cultural practices generally in use in the county for the crop to make normal progress toward maturity and produce at least the yield used to determine the production guarantee and are those required by the bean processor contract with the processing...
company, and recognized by the National Institute for Food and Agriculture as compatible with agronomic and weather conditions in the county.

**Production Guarantee** - Number of tons guaranteed per acre determined by multiplying your average yield per acre (based on your records) by the coverage level you choose.

**Coverage Levels**
Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the following table. For example, an average snap bean yield of 2 tons per acre would result in a guarantee of 1.5 tons per acre at the 75-percent coverage level. If you selected the 75-percent coverage level, your premium share would be 45 percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
</table>

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 $300.

**Price Elections**
Price used to calculate your premium or indemnity.

- Lima…………………………………… $450 per ton
- Italian…………………………… $230 per ton
- Petite……………………………….. $230 per ton
- Wax…………………………………… $230 per ton
- Green and Other Unlisted Types………… $230 per ton

**Loss Example**
Assume snap and lima beans with actual production history (APH) yields of 2.5 tons and 1.2 tons respectively, 65-percent coverage level, 100 percent share, and one basic unit.

<table>
<thead>
<tr>
<th>Snap Beans</th>
<th>Lima Beans</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.5</td>
<td>1.2</td>
</tr>
<tr>
<td>x 0.65 Coverage Level</td>
<td>x 0.65</td>
</tr>
<tr>
<td>1.6 Acre Guarantee</td>
<td>0.8</td>
</tr>
<tr>
<td>- 0.5 Production-to-Count</td>
<td>- 0.3</td>
</tr>
<tr>
<td>1.1 Loss Per Acre</td>
<td>0.5</td>
</tr>
<tr>
<td>x $230 Price Election</td>
<td>x $450</td>
</tr>
<tr>
<td>$253 Indemnity Per Acre</td>
<td>$225</td>
</tr>
</tbody>
</table>

**Where to Buy Crop Insurance**
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www3.rma.usda.gov/apps/agents](http://www3.rma.usda.gov/apps/agents).

**Contact Us**
USDA/RMA
Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
Telephone: (919) 875-4880
Fax: (919) 875-4915
E-mail: rsocn@rma.usda.gov

**Download Copies from the Web**

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual’s income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA’s TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at [www.ascr.usda.gov](http://www.ascr.usda.gov)), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.