Crop Insured
All soybeans grown in the county on insurable acreage may be insured if:
- Premium rates are provided;
- You have a share; and
- Planted for harvest as grain that is a combine-type hybrid.

Counties Available
See your state’s actuarial documents at: webapp.rma.usda.gov/apps/actuarialinformationbrowser2015/CropCriteria.aspx for insurable counties. Soybeans may be insurable in other counties by written agreement if specific criteria are met. Contact an 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.

Insurance Period
Coverage begins on the later of the date we accept your application or the date when the crop is planted, and will end with the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10.

Important Dates
Sales Closing Date - NC ............... February 28, 2015
Sales Closing Date - Other States ....... March 15, 2015
Acreage Reporting Date ..................... July 15, 2015

Reporting Requirements
You must file a report of planted acreage to your crop insurance agent by the acreage reporting date established for your county. Since acreage reporting dates vary by crop and county, consult your agent or for more information see: www.rma.usda.gov/tools/.

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.

Price Elections
The Commodity Exchange Price Provisions (CEPP) contain information necessary to derive the projected price and the harvest price for the insured crop. The projected price is used to calculate the premium, replant payment and any prevented planting payment. The harvest price is used to value production-to-count under the Revenue Protection and the Revenue Protection with Harvest Price Exclusion plans. The CEPP includes the price discovery period, release dates, board of trade used, and additional pricing information. Talk to your agent, or for more information see: www.rma.usda.gov/tools/pricediscovery.html.

Coverage Levels and Premium Subsidies
The premium subsidy percentages and available coverage levels are shown below. Your share of the premium is 100 percent minus the subsidy amount.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75 80 85</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55 48 38</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45 52 62</td>
</tr>
</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Coverage Options
You may buy crop insurance coverage under one of three insurance plans offered.

Yield Protection provides protection against production losses.

Revenue Protection provides protection against loss of revenue due to production loss, price decline or increase, or combination of both.

Revenue Protection with Harvest Price Exclusion provides revenue protection based on the projected price only.

Trend Adjusted (TA) Yield Option adjusts yields in Actual Production History (APH) databases to reflect county yield increases over time. Trend adjustments are made on each eligible yield within a qualifying APH database based on county historical yield trend as shown in the county actuarial documents. Check with your insurance agent for available TA practices.

Area Risk Protection Insurance (ARPI) plans are based on county production losses and do not consider individual farm yield performance and revenue. Your farm may experience a loss and not receive an indemnity payment under ARPI.

Area Yield Protection covers against loss of yield due to a county level production loss.

Area Revenue Protection with Harvest Price Exclusion covers against loss of revenue due to a county level production loss, price decline, or a combination of both.

Area Revenue Protection covers against loss of revenue due to a county level production loss, price decline, or combination of both. It also provides revenue protection if the harvest price is greater than the projected price.

Supplemental Coverage Option (SCO) is a new crop insurance option that provides additional coverage for a portion of an underlying crop insurance policy deductible. The amount of SCO coverage depends on the liability, coverage level, and approved yield of underlying policy. SCO may not be available in every county. For further information visit the SCO Fact Sheet at: www.rma.usda.gov/news/currentissues/farmbill/2014NationalSupplementalCoverageOption.pdf.

Late and Prevented Planting
These provisions provide protection on acreage planted after the final planting date or that cannot be planted. Consult a crop insurance agent for details.

Loss Example
Assume soybeans with an approved yield of 30 bushels per acre, 70-percent coverage level, 100 percent share and a one-acre basic unit. The projected price is $11.36 and the harvest price is $9.65. Due to an insurable cause of loss, the production-to-count is 10 bushels.

<table>
<thead>
<tr>
<th>Yield Protection</th>
<th>Revenue Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approved yield per acre</td>
<td>$238.56</td>
</tr>
<tr>
<td>Coverage level</td>
<td>x 0.70</td>
</tr>
<tr>
<td>Acre guarantee</td>
<td>21</td>
</tr>
<tr>
<td>Projected price</td>
<td>$11.36</td>
</tr>
<tr>
<td>Insurance guarantee</td>
<td>$238.56</td>
</tr>
<tr>
<td>Bushels produced</td>
<td>10</td>
</tr>
<tr>
<td>Harvest price</td>
<td>$11.36</td>
</tr>
<tr>
<td>Production-to-count value</td>
<td>$113.60</td>
</tr>
<tr>
<td>Indemnity per acre</td>
<td>$238.56</td>
</tr>
<tr>
<td>- Production-to-count value</td>
<td>- $9.65</td>
</tr>
<tr>
<td>- Indemnity per acre</td>
<td>- $113.60</td>
</tr>
<tr>
<td>- Production-to-count value</td>
<td>- $96.50</td>
</tr>
<tr>
<td>- Indemnity per acre</td>
<td>- $142.06</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/.

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: rsonc@rma.usda.gov

Download Copies from the Web
Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/nc_rso/.

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