



Coarse Grains: Corn, Grain Sorghum, and Soybeans

Fact Sheet



Crop Insured

Coarse grains are insurable if:

- Premium rates are provided by the actuarial documents;
- It is a type listed in the actuarial documents or Special Provisions;
- It is adapted to the area;
- Corn is planted for harvest as grain or silage;
- Grain sorghum is planted for harvest as grain and is a hybrid seed type; and
- Soybeans are planted for harvest as soybeans for grain or seed.

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

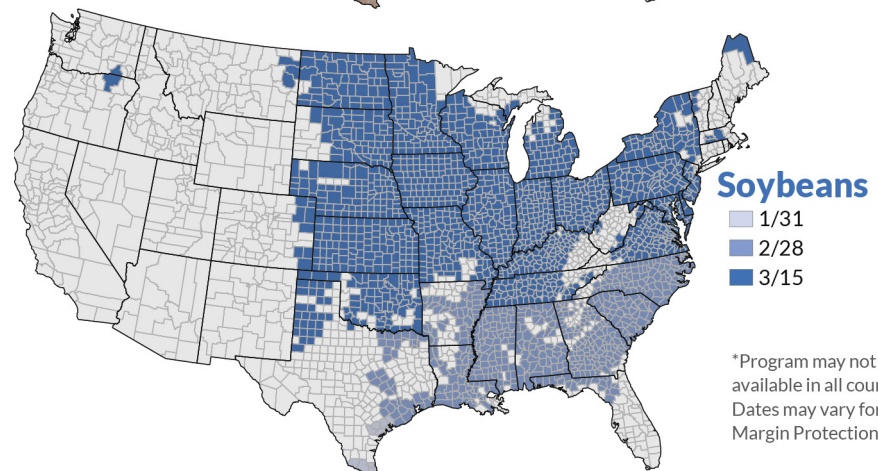
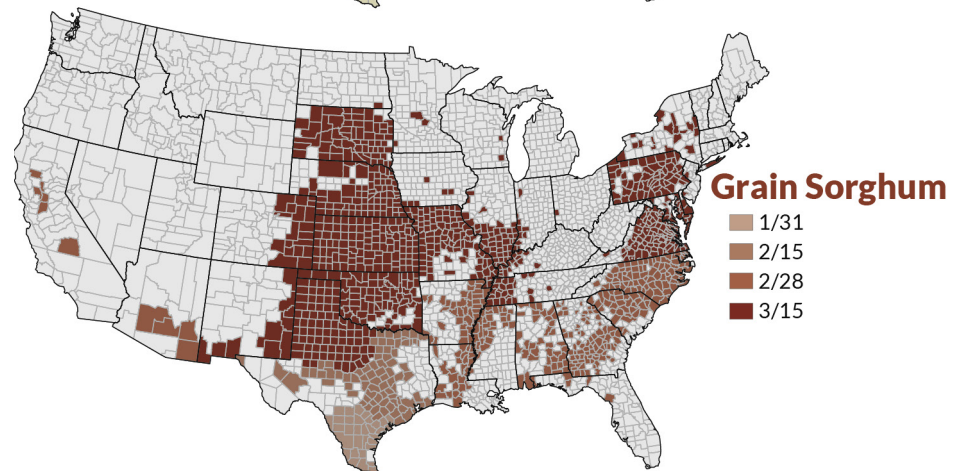
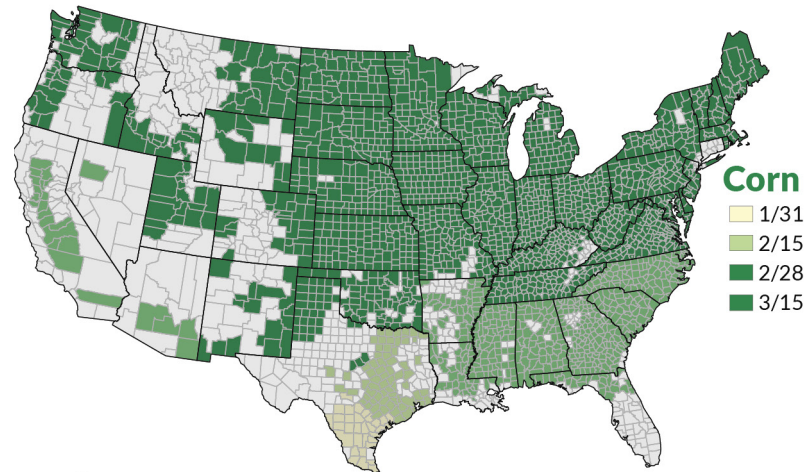
Insurance Period

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;
- September 30 or October 20 for corn as silage; or
- December 10 for corn as grain, grain sorghum, and soybeans for all states except:
 - ♦ Corn and grain sorghum in some counties in south Texas; and
 - ♦ Corn in some counties in eastern Washington.

See crop provisions for additional information.

Sales Closing Dates By County



*Program may not be available in all counties. Dates may vary for Margin Protection.

Guidance documents lack the force and effect of law, unless expressly authorized by statute or incorporated into a contract. USDA may not cite, use, or rely on any guidance that is not available through their guidance portal, except to establish historical facts.

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:

- Corn 7/15
 - ♦ Specific counties in Texas 5/15
- Soybeans 7/15
- Grain Sorghum 7/15
 - ♦ All counties in Arizona 8/15
 - ♦ Specific counties in Texas 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 control measures;
- Wildlife;
- Volcanic eruption; or
- For revenue protection only, a change in the harvest price from the projected price, unless the Federal Crop Insurance Corporation can prove the price change was the direct result of an uninsured cause of loss.

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;
- Leave representative samples for each field of the damaged unit; and
- Notify your crop insurance agent before harvest begins if you plan to harvest in a manner other than reported on your acreage report (such as harvesting corn for grain as silage or vice versa).

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	69	69	64	64	60	51	41
Your Premium Share	33	31	31	36	36	40	49	59
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 coarse grains counties. You may have the choice of optional or enterprise units by irrigation practice in select coarse grains counties, or Following Another Crop (FAC)/Not Following Another Crop (NFAC) cropping practice in select grain sorghum and soybean counties. Premium discounts apply for basic, enterprise, and whole farm units. Additional subsidy is available for enterprise and whole farm units. You may only elect whole farm units if you select a Revenue Protection plan of insurance.

Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Area Risk Protection, CAT, Margin Protection, Revenue Protection, Revenue Protection with Harvest Price Exclusion, or Yield Protection, where available.

Additional options are Contract Pricing, Coverage Level by Irrigated Practice, Hail & Fire Exclusion, High Risk Alternative Coverage Endorsement, Personal T-Yield,

Margin Coverage Option (MCO), Supplemental Coverage Option (SCO), Enhanced Coverage Option (ECO), Trend Adjusted Option, Yield Adjustment, Yield Cup Option and Yield Exclusion, where available.



Where to Buy Crop Insurance

Contact a crop insurance agent to see how Federal crop insurance can meet the specific needs of your operation. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at rma.usda.gov/agent-locator.

More Information

Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their RMA Regional Office.

RMA fact sheets give only a general overview of Federal crop insurance programs, not complete policies. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

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