Crop Insured
Edible dry beans (Irrigated and Non-Irrigated Pinto and Non–Irrigated Anasazi) can be insured under the dry bean crop provisions. Other types may be insured by written agreement.

Counties Available
Dry beans are available for insurance in San Juan county. Crop may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss
Adverse weather conditions
Failure of irrigation water supply
Fire
Insects
Plant disease
Wildlife

1Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
2If caused by an insured peril during the insurance period.
3But not damage due to insufficient or improper application of control measures.

Important Dates
Sales Closing ........................ March 15
Earliest Planting ........................ May 16
Final Planting .......................... June 15
Acreage Report Due ...................... July 15

Insurance Period
Insurance period attaches when the beans are planted and ends at the earliest of:
- Total destruction of the beans
- Final adjustment
- Harvest of the unit
- October 31st

Coverage Levels and Premium Subsidies
The insurance guarantee is production measured in pounds of beans. Individual amounts of insurance are based on the grower’s production history. Each grower’s approved average yield is calculated from 4-10 years of production records by an insurance agent. Producers can select a level of coverage ranging from 50 to 75 percent of their approved average yield and 55 to 100 percent of the price announced by the USDA, or catastrophic (CAT) coverage based on 50 percent of their approved yield and 55 percent of the price.

Price Election: Price elections are used to calculate your premium and indemnity.
2010:
- Pinto $0.30 per pound
- Anasazi $0.40 per pound

Cost of Crop Insurance
The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of $300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates but USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

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.
**Loss Example**

Based on actual production history (APH) yield of 600 pounds per acre, 75-percent coverage level, pinto beans with a price election of $.30 per pound, and 100-percent share.

\[
\begin{array}{c|c}
\text{600} & \text{Pounds per acre average yield (APH)} \\
\times 0.75 & \text{Coverage level} \\
\hline
450 & \text{Pounds per acre guarantee} \\
- 200 & \text{Pounds per acre actually produced} \\
\hline
250 & \text{Pounds per acre loss} \\
\times 0.30 & \text{Price election**} \\
\hline
75.00 & \text{Indemnity per acre} \\
\end{array}
\]

*2010 Price election used for example only

**Where to Purchase Crop Insurance**

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at: [http://www3.rma.usda.gov/tools/agents/](http://www3.rma.usda.gov/tools/agents/)

**Regional Contact for RMA**

USDA/Risk Management Agency
Davis Regional Office
430 G Street, # 4168
Davis, CA  95616
Telephone: 530-792-5870
Fax: 530-792-5893
E-mail: rsoca@rma.usda.gov

---

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 write to: USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.