

UAPB	Crop Insurance Fact Sheet	
	UNIVERSITY OF ARKANSAS AT PINE BLUFF GRAIN SORGHUM RISK MANAGEMENT AGENCY • UNITED STATES DEPARTMENT OF AGRICULTURE	

Crop Insured The crop insured will be grain sorgham planted for harvest as grain.

Causes Of Loses Adverse Weather Conditions (including hail, frost, freeze, wind, drought, and excess precipitation)
 Insect* Plant Disease* Wildlife Fire
 *But not damage due to insufficient or improper application of pest or disease control measures.

Acreage Report You must timely report to your agent all acres of the crop in the county in which you have a share.

Important Dates	
Sales Closing Date	February 28, 2005
Cancellation Date	February 28, 2005
Early Planting Date	April 11, 2005
Final Planting Date	June 10, 2005
Acreage Reporting Date	July 15, 2005
Billing Date	October 1, 2005
End of Insurance Date	December 10, 2005
Termination Date	February 28, 2006

Contact your crop insurance agent for final planting and acreage reporting dates specific to your county.

DEFINITIONS

Cancellation Date The calendar date specified in the Crop Provisions on which coverage for the crop will automatically renew unless cancelled in writing by either you or us or terminated in accordance with the policy terms.

Production Guarantee Bushels guaranteed per acre determined by multiplying your average yield (based on your records) times the coverage level percentage you elect.

Price Election Price of compensation per bushel in case of loss:
 Established Price: \$2.05

Coverage and Price Election Choices

Catastrophic Coverage 50 percent of your average yield and 55 percent of the Established Price

Additional Coverage 50, 55, 60, 70, or 75 percent of your average yield and up to 100 percent of the Price Election

Insurance Period

Coverage usually begins when the crop is planted and ends at the earliest of:

1. Total destruction of the crop;
2. Harvest of the grain sorghum;
3. Final adjustment of a loss;
4. Abandonment of the crop; or
5. December 10

Replant Provision
(Not available under catastrophic (CAT) coverage.)

A replanting payment is allowed if an insurable cause of loss damages your grain sorghum crop to the extent that the remaining stand will not produce at least 90 percent of the production guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 20 percent of the production guarantee or multiplied by your price election times 7 bushels.

Late and Prevented Planting

These provisions provide a reduced amount of protection on acreage that is planted late or that cannot be planted by the final planting date or within the late planting period. Please consult a crop insurance agent for more details.

LOSS EXAMPLE - GRAIN SORGHUM				
(Based on Actual Production History (APH) yield of 75 bu/acre, 65% & 75% coverage level, 100% price election, and basic units.)				
	65%		75%	
	75 bu.		75 bu.	Bushels per acre average yield (APH)
	65 %		75 %	Coverage level
	<u>48.75</u>		<u>56.3</u>	Bushels per acre guarantee
-	<u>25.00</u>	-	<u>25.0</u>	Bushels per acre actually produced
	<u>23.75</u>		<u>31.3</u>	Bushels per acre loss
x	\$ 2.05	x	\$ 2.05	Price election (price is subject to change)
	<u>\$ 48.69</u>		<u>\$64.17</u>	Gross indemnity per acre
-	<u>\$ 3.85</u>	-	<u>\$ 7.51</u>	Estimated premium per acre (varies by county)
	<u>\$ 44.84</u>		<u>\$56.66</u>	Net indemnity per acre

Disclaimer

This fact sheet only provides a general crop insurance overview of this program and is intended for educational purposes only. There is no guarantee of accuracy; therefore, for complete information and an evaluation of your risk management needs, contact your crop insurance agent.

UAPB Small Farm
Project Staff

Henry English, Project Director
Arlanda Jacobs, Extension Associate

The University of Arkansas at Pine Bluff is accredited by North Central Association of Colleges and Schools Commission on Institutions of Higher Education, 30 N. LaSalle, Suite 2400, Chicago, Illinois 60602-2504.
1-800-621-7462 FAX:312-263-7462

Issued in furtherance of Extension work, Act of September 29, 1977, in cooperation with the U.S. Department of Agriculture, Dr. Jacquelyn W. McCray, Dean/Director, 1890 Research and Extension Programs, Cooperative Extension Program, University of Arkansas at Pine Bluff.

The Arkansas Cooperative Extension Program offers its programs to all persons regardless of race, color, national origin, religion, gender, age, disability, marital or veteran status, and is an Equal Opportunity Employer.