**Coverage Options**

You may buy crop insurance coverage under one of three insurance plans offered: Revenue Protection, Revenue Protection with Harvest Price Exclusion, or Yield Protection. Additional Options available are Supplemental Coverage Option, Trend Adjusted Yield Option, and Yield Exclusion.

Late and Prevented Planting provisions provide protection on acreage planted after the final planting date or acreage that cannot be planted.

**Perils Covered by Crop Insurance**

Crop Insurance for corn provides protection against:

- 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;
- Wildlife.

**Premiums and Subsidies**

The premium subsidy percentages and available coverage levels are shown below.

Your share of the premium will be 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 price election. The cost for CAT coverage is an administrative fee of $300.

**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. The silage harvest price equals the projected price. For more information, contact your crop insurance agent.
Insurance Period

Coverage begins on the later of the date your application is accepted or the date when the crop is planted. Coverage ends 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;
- October 20, for silage;
- December 10, for grain.

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), and **leave representative samples intact** for each field of the damaged unit.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from agents licensed to sell crop insurance in your state. You can get a list of agents licensed in your state on the RMA website.

Sales Closing Dates may vary by state. In New England: March 15
You are required to file an acreage report. Acreage Reporting Date: July 15

Disaster Assistance

Non-insured Crop Disaster Assistance Program (NAP) is available through the Farm Service Agency (FSA). Contact your local FSA office for information about this program.

For more information

**UVM Agricultural Risk Management Education website:**

[http://go.uvm.edu/ag-risk](http://go.uvm.edu/ag-risk)

Jake Jacobs, University of Vermont Ag Risk Education
Email: [jake.jacobs@uvm.edu](mailto:jake.jacobs@uvm.edu)  Message phone line: 802-656-7356

Contact an insurance agent licensed by USDA to sell crop insurance in your state. You can locate an agent at the RMA website.

FSA website: [https://www.fsa.usda.gov/](https://www.fsa.usda.gov/)

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