

INSURING GREEN PEAS

2019 MARYLAND | CROP YEAR

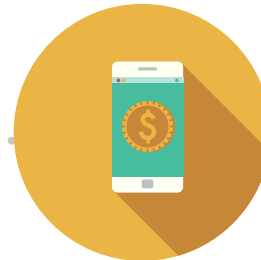
Crop Insurance is a safety net for farmers that helps to manage risk. If you have a crop failure, crop insurance can help you maintain production and financial stability until the next growing year.



YOU PURCHASE A POLICY



IF YOU HAVE A CROP FAILURE



CALL YOUR AGENT & FILE A CLAIM



YOUR CROP IS ABLE TO GROW



HARVEST YOUR PEAS



RECEIVE YOUR INDEMNITY PAYMENT

ARE YOUR GREEN PEAS INSURABLE? The steps to identifying whether or not your green beans can be insured are as follows:

- A premium rate is provided by the actuarial document & grown under requirements of a processor contract
- You execute the policy by May 15 without exclusion from the contract at any time during the crop year

The green peas:

- Are not interplanted with another crop
- Are not planted into an established grass or legume
- Are not planted as a nurse crop



COLLEGE OF AGRICULTURE & NATURAL RESOURCES
DEPARTMENT OF AGRICULTURAL AND RESOURCE ECONOMICS



UNIVERSITY OF MARYLAND EXTENSION



CAUSE FOR LOSS

Policies protect you against the following:

- Adverse weather conditions, including hail, frost, freeze, wind drought, excess precipitation
- Excess sun causing sunburn
- Failure of irrigation water supply if caused by an insured peril during the insurance period
- Fire caused by an insured peril in the insured period
- Insect damage and plant disease except for insufficient or improper application of control measures; or wildlife

DUTIES OF INSURED

When making an insurance claim, you must provide **Notice of Loss** - If a loss occurs notify your crop insurance agent:

- Within 72 hours of initial discovery of damage
- Protect the crop from further damage by providing sufficient care; and leave representative samples intact for each field of the damaged unit

TYPES OF INSURANCE

Yield Insurance is the only type of insurance offered for orchards. It insures that if you have a given yield, you can receive a payment (at a set price) if your yield is low. Premium rates are based on the coverage level chosen, the insurance unit chosen, and the loss history for the county in which you farm. You can choose what level of coverage you prefer based on the price and yield coverage chosen.

INSURANCE PERIOD

Coverage usually begins when the peas are planted and ends with the earliest occurrence of one of the following:

- Destruction of the crop
- The date the green peas should have been harvested but were not
- Abandonment of the crop
- Completion of harvest
- The date you harvest sufficient production to fulfill your contract, if a specific amount is so stipulated
- Final adjustment of a loss by September 15 or September 30, if you provided notice the crop will be harvested as dry peas



IMPORTANT DATES

Sales Closing Date	February 15, 2019
Final Planting Dates	
Baltimore & Carroll Counties	May 10, 2019
Other Maryland Counties	April 30, 2019
Acreage Reporting Date	May 15, 2019
Premium Billing Date	August 15, 2019



WHERE CAN I PURCHASE CROP INSURANCE?

Ask a neighbor for a recommendation or use the **Agent Locator tool** at rma.usda.gov/tools/agent.html