

CROP INSURANCE POLICIES



INDIVIDUAL PLANS

REVENUE PROTECTION (RP)

Insure against revenue loss due to an increase or decrease in yield and/or price. The final revenue guarantee is based on the higher of the projected price or harvest price.

REVENUE PROTECTION WITH HARVEST PRICE EXCLUSION (RP-HPE)

Protect yourself from revenue loss due to decreases in price and/or yield. This policy is similar to Revenue Protection except the amount of insurance will not increase if the harvest price is greater than the projected price. However, production to count will be valued at the harvest price in the event of a claim.

YIELD PROTECTION (YP)

Protect yourself against production losses due to a decrease in yield.

The above plans use the Commodity Exchange Price Provisions (CEPP) to determine the prices. Eligible crops for these plans include:

ACTUAL PRODUCTION HISTORY (APH)

Protect yourself against individual yield loss based on your individual APH. You can receive protection against many natural disasters, such as drought, frost, wind, and flood.

- Barley
- Canola/Rapeseed
- Corn
- Grain Sorghum
- Oats
- Rice
- Rye
- Soybeans
- Sunflowers
- Wheat

APH differs from Yield Protection in that the RMA sets the price elections.

ACTUAL REVENUE HISTORY (ARH)

Insure against losses due to low yields, low prices, or a combination of both, based on your individual ARH. Only oranges and cherries are eligible for ARH.

AREA PLANS

ENHANCED COVERAGE OPTION (ECO)

ECO is an area-based supplemental shallow-loss coverage that covers loss from 86% up to 90% or 95%. The endorsement is offered on select crops across the U.S. Please contact your NAU Country Agent or Marketing Representative for further information about coverage level and crop availability.

SUPPLEMENTAL COVERAGE OPTION (SCO)

The Supplemental Coverage Option (SCO) is a county-level* crop insurance option that provides additional coverage for a portion of a producer's underlying crop insurance policy deductible. Producers must buy it as an endorsement to either the Yield Protection (YP), Revenue Protection (RP), Revenue Protection with the Harvest Price Exclusion (RP-HPE), or APH policies.

MARGIN PROTECTION PLAN OF INSURANCE

Margin Protection (MP) is an area-based* insurance plan that provides coverage against an unexpected decrease in operating margin (revenue less input costs), caused by reduced county yields, reduced commodity prices, increased prices of certain inputs, or any combination of these perils. Since Margin Protection is area-based (average for a county), an individual farm may have a decrease in its margin, but may not receive an indemnity or vice-versa.

Margin Protection can be purchased by itself or in conjunction with a Yield Protection (YP) or a Revenue Protection (RP) policy. Growers who purchase a YP or RP policy get a premium credit on the Margin Protection premium and receive the greater of the Margin Protection or RP indemnity in the fall. MPCI base YP or RP policy MUST be with the SAME Approved Insurance Provider. The credit is the actuarially determined value of the expected overlapping indemnities between Margin Protection and RP at the time of RP sales closing.

CONTACT OUR CROP & LIVESTOCK INSURANCE TEAM TO HELP DECIDE IF THIS COVERAGE IS RIGHT FOR YOU, OR IF YOU HAVE ANY QUESTIONS.

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