



United States Department of Agriculture
Risk Management Agency

December 2008

2009 COMMODITY INSURANCE FACT SHEET

Dry Pea

Idaho, Oregon, Washington

Crop Insured

The following categories are now insured in the RMA Spokane region under the **dry pea** policy: 1) smooth green and yellow peas; 2) lentils; 3) Austrian peas; 4) contract seed peas; and 5) Kabuli chickpeas.

Coverage for spring planted Austrian peas is now available. Separate guarantees for the winter types of smooth green and yellow peas and lentils are available in select counties; coverage is contingent upon an adequate stand existing in the spring. See your crop insurance agent for specific details and assistance if insurance for a category of dry peas is not offered in your county.

Special note for 2009 Crop Year: Multi-peril crop insurance (MPCI) protection for the Kabuli chickpeas (also known as garbanzo) was previously available through the dry bean policy under the commercial Kabuli garbanzo type. To retain coverage for 2009, producers must purchase the dry pea policy.

Counties Available

Idaho: Bannock, Benewah, Bingham, Bonneville, Cassia, Clark, Clearwater, Fremont, Idaho, Jefferson, Jerome, Kootenai, Latah, Lewis, Minidoka, Nez Perce, Power and Twin Falls counties;

Oregon: Gilliam, Umatilla and Union counties;

Washington: Adams, Asotin, Columbia, Franklin, Garfield, Grant, Lincoln, Spokane, Walla Walla and Whitman counties.

Causes of Loss

Adverse weather conditions; fire; insects (but not damage due to insufficient or improper application of pest control measures); plant disease (but not damage due to insufficient or improper application of disease control measures); wildlife; earthquake; volcanic eruption; **or**, failure of the irrigation water supply, if caused by an insured cause of loss that occurs during the insurance period.

Insurance Period

Begins: For spring planted acreage, insurance attaches at time of planting. For fall planted acreage, coverage may attach on April 15 (or earlier) if you request coverage by March 15 and your insurance provider determines an adequate stand exists.

Ends: In addition to the conditions provided in Section 11 of the Common Policy (completion of harvest, total destruction of the crop, etc) coverage will not continue beyond September 30 for all types of peas and lentils, and not beyond October 15 for chickpeas.

Important Dates

Sales Closing..... March 15
Final Planting Date..... See County Actuarial
Acreage Report Date June 30
Cancellation and Termination Date March 15

Price Elections

Price per pound at which you are compensated in the event of a loss. (For contract seed peas: base price for the contract). Choices vary by level of guarantee. (Please check with your crop insurance agent for price election changes for the current crop year.)

Guarantee Choices

Choice of variable percentages of your approved average yield, from 50 percent up to 75 percent, in 5-percent increments. Separate guarantee percentages may be selected by type, unless CAT level chosen.

Reporting Requirements

Acreage Report: You must report to your insurance agent all of the acreage which you have a share (your share at the time insurance attaches), reporting the crop by type and practice. You must also submit a copy of the seed company contract on or before the acreage reporting date if you are insuring contract seed peas.

Administrative Fees

Catastrophic (CAT) Coverage: \$300 per crop per county. **Additional Coverage:** \$30 per crop per county. Waivers of administrative fees for all coverage levels (CAT and additional) are available for limited resource farmers.

Late Planting

Late planting provisions are applicable in accordance with the common crop insurance policy, section 16.

Prevented Planting

Coverage is 60 percent of your production guarantee for timely planted acreage. If you have coverage greater than the catastrophic endorsement level and agree to pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

Replanting Payments

Replanting payments are now available for all types of spring planted dry peas, but not applicable to the Catastrophic (CAT) coverage policies. *Fall planted types will be eligible for replanting payments when covered by the Winter Coverage Option.

Winter Coverage Option (Available 2010)

Policy provision have been revised to allow coverage of fall-planted acreage of dry peas under the Winter Coverage Option.

Specific Definitions

Contract Seed Peas: Peas (*Pisum sativum* L.) grown under the terms of a processor/seed company contract for the purpose of producing seed to be used in planting a future year's crop.

Dry Peas: Peas (*Pisum sativum* L.), **Austrian Peas** (*Pisum sativum* spp *arvense*), **Lentils** (*Lens culinaris* Medik.), **Chickpeas** (*Cicer arietinum* L.), and other types as listed on the Special Provisions.

Practical to Replant: In addition to the definition contained in the Basic Provisions, it will not be considered practical to replant:

a) Contract seed peas unless the processor/seed company will accept the production under the terms of the processor/seed company contract.

b) fall-planted dry peas more than 25 days after the final planting date for the corresponding spring-planted type of dry peas.

c) All other dry peas more than 25 days after the final planting date unless replanting is generally occurring in the area.

Processor/Seed Company Contract: A written agreement between the producer and the processor/seed company, executed by the acreage reporting date, containing at a minimum:

a) The producer's promise to plant and grow one or more specific varieties of contract seed peas, and deliver the production from those varieties to the processor/seed company;

b) The processor/seed company's promise to purchase all the production stated in the contract; and

c) A fixed price, or a method to determine such price based on published information compiled by a third party, that will be paid to the producer for at least 50 percent of the production stated in the contract.

Type: A category of dry peas identified as a type in the Special Provisions.

Where to Purchase

All MPCI, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site:

<http://www3.rma.usda.gov/tools/agents/>

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