Crop Insured
The tobacco policy covers the following tobacco types in Connecticut:
- Cigar Binder - Type 51; and
- Cigar Wrapper - Type 61.

Counties Available
Tobacco is insurable in Hartford and Tolland counties. Tobacco in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss
You are protected against the following:
- 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; or
- Wildlife.

Insurance Period
Coverage begins at transplanting and ends with the earliest occurrence of one of the following:
- Total destruction of the tobacco on the unit;
- Removal of the tobacco from the unit where grown, except for curing, grading, packing;
- Abandonment of the crop on the unit;
- Final adjustment of a loss on the unit; or
- April 30.

Duties in the Event of Damage or Loss
Notice of Loss - If a loss occurs you should:
- Give notice within 72 hours of initial discovery of damage;
- Protect the crop from further damage by providing sufficient care;
- Leave representative sample strips (at least 2 rows) that are at least 5 feet wide, extending the entire length of the field for unharvested acreage until a field inspection is made; and
- Leave all tobacco stalks and stubble intact until acreage is inspected.

Coverage Levels and Premium Subsidies
Coverage options range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
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<tbody>
<tr>
<td>Coverage Level</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>33</td>
<td>36</td>
<td>36</td>
<td>41</td>
<td>41</td>
<td>45</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
<td>36</td>
<td>36</td>
<td>41</td>
<td>41</td>
<td>45</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
Cigar Binder
- Established Price ......................... $6.50
- CAT Price ........................................ $3.58

Important Dates
Sales Closing Date..........................March 15, 2015
Acreage Reporting Date.................July 15, 2015

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Cigar Wrapper
Established Price $21.00
CAT Price $11.55

Insurance Units
Basic Unit - All insurable acreage of an insurable type of tobacco in the county in which you have a share on the date of planting for the crop year and that is identified by a single farm serial number at the time insurance attaches under these provisions for the crop year. Premiums are reduced 10 percent for a basic unit.

Late Planting
For insured acreage initially planted after the final planting date, the production guarantee is reduced:
• One percent per day if planted day 1 through 10 after the final planting date; and
• Two percent per day if planted day 11 through 15 after the final planting date. The premium amount for late planted acreage will be the same as for timely planted acreage.

Prevented Planting
Your prevented planting coverage is 35 percent of your production guarantee for timely planted acreage. Additional prevented planting coverage levels are not available for tobacco.

Loss Example
Assume cigar binder tobacco with an APH yield of 1,800 pounds per acre, 60-percent coverage level, and one basic unit.

\[
\begin{array}{c|c|c}
\text{APH yield per acre} & 1,800 \\
\text{Coverage level} & 0.60 \\
\text{Acre guarantee} & 1,080 \\
\text{Production-to-count} & 580 \\
\text{Loss per acre} & 500 \\
\text{Price election} & $6.50 \\
\text{Indemnity per acre} & $3,250 \\
\end{array}
\]

Where to Buy Crop Insurance
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us
USDA/RMA
Raleigh Regional Office
4405 Bland Road, Suite 160
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