



**APH Plan
of Insurance**

- *Coverage based on your yield history
- *All Unit options
- *Price percentage selected by policyholder
- *Coverage levels 50 - 85%
- *Yield history required annually
- *Replant Coverage
- *Late Planting Coverage
- *Prevented Planting Coverage

where available

Catastrophic Coverage (CAT) is a policy endorsement that pays 55 percent of the price of the commodity established by RMA on crop losses in excess of 50 percent. The premium on CAT coverage is paid by the Federal Government; however, producers must pay a \$300 administrative fee (as of the 2008 Farm Bill) for each crop insured in each county. Limited-resource farmers may have this fee waived. CAT coverage is not available on all types of policies.

To locate a Farm Bureau® agent in your area visit us online at www.afbisinc.com

The information provided in this brochure varies by crop and county. Before you make any decisions concerning crop insurance, contact a Farm Bureau® agent.

Reinsured through the Federal Crop Insurance Corporation (FCIC), these policies are available to all producers regardless of race, color, national origin, sex, age, or disability.

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Serving Your Crop Insurance Needs

APH PLAN OF INSURANCE

SERVING YOUR CROP INSURANCE NEEDS

"This document is published by American Farm Bureau Insurance Services, Inc. and is intended for informational purposes only. Nothing contained herein can be or should be interpreted to take precedence over policy language, Federal Crop Insurance Corporation/Risk Management Agency Regulation, and Underwriting or Loss Adjustment rules."

Buying a crop insurance policy is only one risk management option.

Producers should always carefully consider how a policy will work in conjunction with their other risk management strategies to ensure the best possible outcome each crop year.

Your Farm Bureau® crop insurance agent can assist you in developing a good management plan for your farming operation.



Actual Production History (APH) policies insure producers against yield losses due to natural causes such as drought, excessive moisture, hail, wind, frost, insects, and disease.

The farmer selects the amount of average yield he or she wishes to insure; from 50-75 percent (in some areas up to 85 percent). The farmer also selects the percent of the predicted price he or she wants to insure; between 55 and 100 percent of the crop price established annually by RMA.

If the harvested plus appraised production is less than the yield insured, the farmer is paid an indemnity based on the difference. Indemnities are calculated by multiplying this difference by the insured percentage of the price selected when crop insurance was purchased and by the insured share.



Producer Obligations - Producers must:

- Report acreage accurately,
- Meet policy deadlines,
- Pay premiums when due, and
- Report losses immediately.



Actual Production History Plan (APH) Insurable Crops

- | | |
|---------------------|---------------|
| ▲ Apples | ▲ Mint |
| ▲ Dry Beans | ▲ Oats |
| ▲ Processing Beans | ▲ Onions |
| ▲ Blueberries | ▲ Peas |
| ▲ Flax | ▲ Peaches |
| ▲ Forage Production | ▲ Potatoes |
| ▲ Hay | ▲ Rye |
| ▲ Grapes | ▲ Sugar Beets |
| ▲ Millet | ▲ Tomatoes |

Please see your agent for availability.