

## St. Paul Regional Office — St. Paul, MN

Revised August 2014

# Mint

## Wisconsin

### Crop Insured

All peppermint, native spearmint, and scotch spearmint mint types are insurable if:

- Grown in the county on insurable acreage;
- You have a share;
- It is planted for harvest and distillation as mint oil;
- It has an adequate stand is present by the date coverage begins; and
- It is inspected and accepted for the first crop year.

This fact sheet applies only to the available Common Crop Insurance policy plans of insurance. Contact a crop insurance agent for further explanation.

### Counties Available

See actuarial documents at [webapp.rma.usda.gov/apps/ActuarialInformationBrowser2015/CropCriteria.aspx](http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2015/CropCriteria.aspx) for insurable counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions such as natural perils of hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if due to natural causes;
- Plant disease and insects, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- Date we accept your application; or
- October 1, 2014 for winter mint;

- June 16, 2015 for basic mint.
- Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop;
- June 15, 2015 for winter mint; or
- September 30, 2015 for basic mint.

### Reporting Requirements

**Acreage Report** - You must give a report of all your mint acreage in the county by the acreage reporting date.

### Important Dates

Sales Closing (Winter).....	September. 30, 2014
Sales Closing (Basic).....	March 15, 2015
Cancellation.....	September. 30, 2014
Production Reporting.....	November. 14, 2014
Final Planting.....	May 31, 2015
Acreage Reporting (Winter)....	November. 15, 2014
Acreage Reporting (Basic).....	July 15, 2015
Premium Billing.....	August 15, 2015

### Definitions

**APH Yield** - Actual production history (APH) yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual and/or assigned yields.

**Unit** - The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity (loss payment).

**Production Guarantee** - Number of pounds guaranteed per unit. Multiply your APH yield per acre by the coverage level percentage you select by the number of acres in the unit.

## Coverage Levels and Premium Subsidies

Mint may be insured at the coverage levels shown in the following table. Crop insurance premiums are subsidized as shown. For example, if you select the 75-percent coverage level with an enterprise unit (EU), your coverage is 75 percent of your approved APH yield, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium. CAT coverage is available at 50 percent of your APH yield and 55 percent of the established price election. The total cost for CAT coverage will be an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

Item	Unit	Percent					
Cov. Level		50	55	60	65	70	75
Subsidy	BU	67	64	64	59	59	55
	OU	67	64	64	59	59	55

BU - Basic Unit

OU - Optional Unit

## Price Election

Price of compensation per pound of oil in case of loss.

peppermint.....	\$22.00 per pound
native spearmint.....	\$20.00 per pound
scotch spearmint.....	\$20.00 per pound

## Unit Division

**Basic Unit (BU)** - A basic unit includes all of your insurable mint acreage in the county by share arrangement. Premium discounts apply.

**Optional Unit (OU)** - If a basic unit consists of two or more sections of land, and certain recordkeeping requirements are met, you may apply for optional units by section.

## Insurance Plans

The APH plan is the only insurance plan available for mint. The production guarantee is based on your yield history.

## Options

**Winter Coverage Option** - You must choose the winter coverage option on your application on or before the fall sales closing date. This option has a reduced guarantee (60 percent of basic coverage guarantee) and additional premium. Contact a crop insurance agent for more details. This option is not available with CAT coverage.

## Late and Prevented Planting

Late and prevented planting are not available with this policy.

## Loss Example

A loss occurs when the pounds of mint oil produced for the unit fall below the production guarantee due to damage from a covered cause of loss. Assume an APH yield of 45 pounds of peppermint oil per acre, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

### APH Basic Coverage Example:

45	Pounds per acre APH yield
x 0.65	Coverage level
29.3	Pound guarantee
- 12.0	Pounds per acre actually produced
17.3	Pounds per acre loss
x \$22.00	Price election (peppermint)
\$380.60	Gross indemnity
- \$20.50	Estimated premium per acre (varies)
<b>\$360.10</b>	<b>Net indemnity</b>

### Winter Coverage Example:

29.3	Pound guarantee (see prior example)
x 0.60	Winter coverage level
17.6	Pound guarantee
x \$22.00	Price election (peppermint)
\$387.20	Guarantee per acre
30	Acres of a 60 acre unit with no stand
\$387.20	Per acre payment on 30 acres
- \$30.50	Estimated premium (varies)
<b>\$356.70</b>	<b>Net indemnity</b>

Figures shown on a per acre basis; guarantees and losses paid are on a unit basis. See policy provisions.

## 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/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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