Application Procedure

To be insured the producer must have grown sweet corn for commercial sale or participated in managing a sweet corn operation in at least one of three previous crop years. A list of agents and companies offering fresh market sweet corn crop insurance may be obtained from the local USDA Farm Service office.

March 15 is the last date to apply for coverage or to cancel an existing policy. Applying a month or two early allows the grower and insurance agent time to determine how best to utilize policy options.

Upon application, the grower selects the coverage level and options. Catastrophic (CAT) coverage is the lowest level. Higher levels start at 50% and increase in 5% increments to 75%. The coverage level selected is applied to a total dollar amount identified by the policy to determine the guaranteed dollar amount of coverage.

Coverage for the crop year begins when the sweet corn is planted or when the application is accepted whichever is later. The last acceptable date for planting under this policy is June 30 for most counties. Coverage ends with the earliest of any of the following: 1. completion of harvest, 2. date harvest should have started on any acreage which will not be harvested, 3. abandonment of the crop, 4. total destruction of the crop, 5. final adjustment of a loss, or 6. insurance end date, September 30 for most counties.

Information Needed

The Acreage Report identifies the grower's share of all acreage of sweet corn in the county. It must be signed and submitted by the grower on or before July 15. The Acreage Report is crucial in that it determines the final amount of total coverage which in turn determines total premium and defines potential indemnity.

If crop damage occurs, a grower should immediately notify the agent or insurance provider. Production records showing farm yields must be provided in the event of a claim. Sweet corn production must be supported by verifiable farm records such as written receipts from buyers of the insured crop. Other acceptable records of production may be approved on an individual grower basis. An appraisal may also be done by the insurance provider before any harvest begins to determine production.

Fresh market sweet corn production is reported on a container basis for insurance purposes. A container equals 50 ears of corn.

Filing a Claim

This policy guarantees a dollar amount of coverage which is selected at application. A loss occurs when the crop value falls below the guarantee. The loss in value must be due to a covered cause of loss. Losses due to a low market price or a lack of consumer demand are not covered under this policy.

When estimating a loss, the sweet corn yield in containers is used to determine the "production to count." Production to count is multiplied by the average retail price received adjusted downward for harvesting and marketing costs. A loss occurs if the guaranteed dollar amount is greater than the production times the adjusted price.

The average retail price is based on grower records. The adjustments for harvesting and marketing costs are identified by the policy and represent expenses associated with picking, hauling, shipping, and packing the crop. The adjusted price can not be lower than a minimum value per container identified by the policy.

It is the responsibility of the grower to report crop damage when it occurs to the insurance agent. A grower who intends to claim an indemnity must notify the insurer within 72 hours of any of the following: 1. The time harvest on any acreage is discontinued; 2. the date harvest would normally start on acreage which will not be harvested; and, 3. the date the insurance ends.

How the Program Works

Fresh market sweet corn crop insurance is a Dollar Plan crop insurance program, regulated and subsidized by the Federal government. These policies are available through private insurance agents.

Acreage planted to sweet corn to be harvested and sold as *fresh market sweet corn* is insurable. The sweet corn crop may be irrigated or non-irrigated; however, it can not be inter-planted with another crop or in established grasses or legumes.

Dollar Plan crop policies insure a level of revenue per acre. This policy is based upon the idea that one acre of sweet corn is worth a total amount of money. The grower insures a percent of the total amount resulting in a guaranteed dollar amount of coverage per acre. If revenue falls below the guaranteed amount due to a covered loss, then an indemnity is awarded to the grower.

Losses due to drought, excess wind, excess rain, fire, freeze, hail, tornado and failure of the irrigation water supply (if caused by an insured loss) are covered. Losses due to diseases or insects are not covered unless effective controls do not exist for the infestation. Losses due to a grower's failure to market the crop are not covered unless the failure is due to physical crop damage as a result of an insured cause which occurred during the insurance period. Lost revenues due to low price or demand are not covered.

Did You Know?

Sweet Corn Crop Insurance

- Guarantees a dollar amount of revenue per acre
- Can cover up to 75% of the dollar amount
- Allows revenue to be adjusted for harvesting and marketing costs
- Has reduced premium cost because of government participation
- Is available in nearly all counties in the six New England states

New Hampshire
Department of Agriculture, Markets & Food

University *of* New Hampshire
Cooperative Extension

This fact sheet points out only certain features of crop insurance and is not intended to be comprehensive. The information contained herein neither modifies nor replaces terms and conditions of the basic policy, the crop provisions, or the actuarial documents. Contact a crop insurance agent for further details.

Understanding Crop Insurance

Fresh Market Sweet Corn

Photos courtesy of A. Eaton, UNH Cooperative Extension

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