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

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.

Causes of Loss
- Adverse weather conditions
- Failure of irrigation water supply
- Fire
- Insects
- Plant disease
- Wildlife

1Natural perils such as hail, excess precipitation, drought, wind, etc.
2If caused by an insurable peril during the insurance period.
3If proper applications of disease or pest control measures are applied.

Insurance Period
Coverage begins at transplanting and ends at the earlier of: 1) Total destruction of the tobacco on the unit, 2) Removal of the tobacco from the unit where grown, except for curing, grading, and packing, 3) Abandonment of the crop on the unit, 4) Final adjustment of the loss on the unit, or 5) April 30, 2011.

Reporting Requirements
Acreage Report—An acreage report is due to your agent no later than July 15 for all your tobacco acreage in the county, by type.

Production Report—A production report for the previous crop year is due to your agent before April 30. A yield will be assigned if this information is not timely provided.

Important Dates
- Sales Closing: March 15, 2010
- Final Planting Date—Type 61: June 10, 2010
- Final Planting Date—Type 51: June 30, 2010
- Acreage Report Date: July 15, 2010
- End of Insurance: April 30, 2011

Price Elections

<table>
<thead>
<tr>
<th>TYPE</th>
<th>PRICE ELECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>51 Cigar Binder</td>
<td>$6.50</td>
</tr>
<tr>
<td>61 Cigar Wrapper</td>
<td>$23.00</td>
</tr>
</tbody>
</table>


Coverage Levels and Premium Subsidies
Coverage level options range from 50 to 75 percent of your approved yield and subsidized as follows:

<table>
<thead>
<tr>
<th>Coverage Level %</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Subsidy %</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>59</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 (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you except for an administrative fee of $300, regardless of the acreage.

Definitions
- Approved Yield—The average yield per acre based upon your actual production history (APH) and used to determine your production guarantee.
- Production Guarantee—Pounds guaranteed per acre determined by multiplying your approved yield times the coverage level percentage you select.
Duties in the Event of Damage or Loss

- If crop damage occurs, give notice within 72 hours of initial discovery of damage.
- Protect the crop from further damage if possible by providing sufficient care.
- If representative samples are required of any unharvested acreage, the strips must be at least 5 feet wide (at least two rows), extending the entire length of the field. Samples must not be harvested or destroyed until after a field inspection is made.

Insurance Units

**Basic Unit:** A basic unit is 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 FSA farm serial number at the time insurance first attaches under these provisions for the crop year.

**Late Planting**

For any insured acreage initially planted after the final planting date (FPD), the production guarantee will be reduced as follows:

1. One percent per day if planted during the 1st through the tenth day immediately following the FPD;
2. Two percent per day if planted during the 11th through the fifteenth day after the FPD.

The premium amount for late planted acreage will be the same as for timely planted acreage.

Prevented Planting

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

Loss Example

This example is for cigar binder type and assumes 60-percent coverage level, price election of $6.50, approved yield of 1,800 pounds per acre, and basic units.

\[
\begin{align*}
1,800 \times 0.60 &= \text{Producer’s approved yield} \\
1,080 \text{ Pounds per acre guarantee} \\
- 580 \text{ Pounds per acre harvested} \\
500 \text{ Pounds per acre loss} \\
\times 6.50 &= \text{Price election} \\
$3,250 &= \text{Indemnity per acre} \\
- 180 &= \text{Estimated premium per acre} \\
$3,070 &= \text{Net indemnity per acre}
\end{align*}
\]

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