Crop Insured
The tobacco production guarantee 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

Insurance Period
Coverage begins at transplanting and ends the earliest of: 1) total destruction of the crop, 2) weighing-in at point of delivery, 3) final adjustment of a claim, 4) removal of the tobacco from the field where grown (except for curing, grading, packing, or immediate delivery to a buying point), or 5) April 30, 2010.

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, 2009. A yield will be assigned if this information is not timely provided.

Important Dates
Sales Closing..............................March 15, 2009
Final Planting Date—Type 61........June 10, 2009
Final Planting Date—Type 51........June 30, 2009
Acreage Report Date......................July 15, 2009
End of Insurance........................April 30, 2010

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>$19.50</td>
</tr>
</tbody>
</table>

Price elections are posted on the RMA Web site at: http://www3.rma.usda.gov/apps/pricesinquiry/

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>55</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.

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.
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

Your insurable acreage is grouped into a unit based on your selection of one of the following unit arrangements.

**Basic Units:** A basic insurance unit includes all of your tobacco acreage, by type, in the county in which you have 100-percent share. For example, the tobacco acreage on your own farm (including any cash-rented land) would all be one basic unit. If you also grew tobacco on shares with another entity, that acreage would be a separate basic unit. Premiums are reduced 10 percent if you insure under basic units.

**Optional Units:** If a basic unit consists of two or more farm serial numbers (FSN) and certain record-keeping criteria are met, you may select optional units by FSN. The 10-percent basic unit premium discount will not apply.

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

Prevented planting provisions do not apply.

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.

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Producer’s approved yield</td>
<td>1,800</td>
</tr>
<tr>
<td>Coverage level</td>
<td>.60</td>
</tr>
<tr>
<td>Pounds per acre guarantee</td>
<td>1,080</td>
</tr>
<tr>
<td>Pounds per acre harvested</td>
<td>580</td>
</tr>
<tr>
<td>Pounds per acre loss</td>
<td>500</td>
</tr>
<tr>
<td>Price election</td>
<td>6.50</td>
</tr>
<tr>
<td>Indemnity per acre</td>
<td>3,250</td>
</tr>
<tr>
<td>Estimated premium per acre</td>
<td>180</td>
</tr>
<tr>
<td>Net indemnity per acre</td>
<td>3,070</td>
</tr>
</tbody>
</table>

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