

Supplemental Coverage Option (SCO) for crop insurance

- SCO is an endorsement to your regular multi-peril crop insurance policy
- SCO is not available if you elected ARC
- SCO coverage uses same coverage criteria as your underlying policy (yield or revenue)
- SCO payments are triggered by a **county loss**
- SCO has a 65% premium subsidy

Supplemental Coverage Option

SCO covers part of the deductible on your individual farm policy

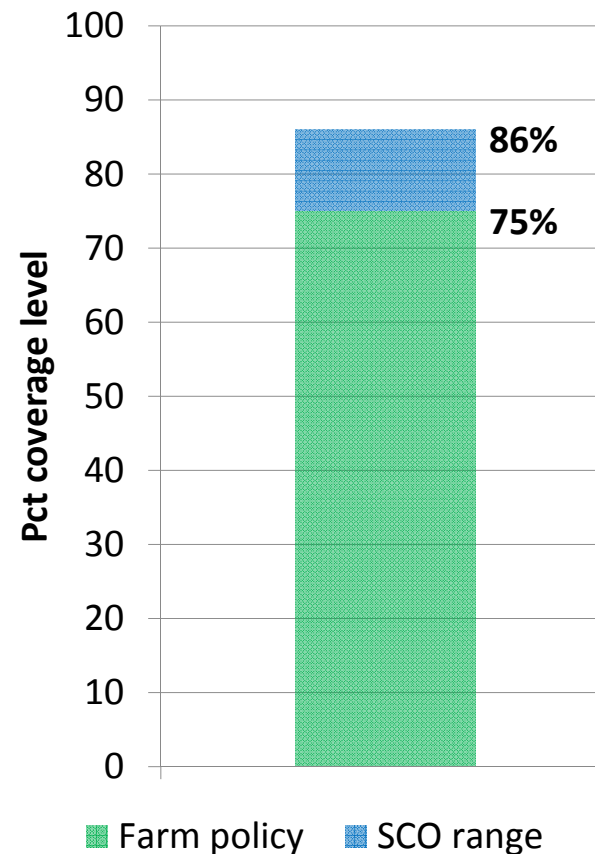
SCO coverage starts at 86% of expected yield or revenue and goes down to the guarantee on your individual policy

EXAMPLE:

You have 75% coverage on your individual farm policy. SCO covers the range from 75% up to 86%.

QUESTION:

How well do your farm yields track with the county yield?



NAP: Noninsured Crop Disaster Assistance Program

- **Protects against** natural disasters that result in lower yields or crop losses, or prevent planting
- **Eligible producer** is a landowner or tenant who shares in risk of producing crop and is entitled to an ownership share of the crop
- **Eligible crops** are commercially produced crops for which crop insurance is not available

NAP: Noninsured Crop Disaster Assistance Program

- **Coverage levels:**

- BASIC

- 50% of expected production
- 55% of expected price
- Service fee only; no premium

- ADDITIONAL

- 50% to 65% of expected production
- 100% of expected market price
- Service fee + premium of 5.25% of insured value of production
- Not available for grazing lands

NAP: Noninsured Crop Disaster Assistance Program

- **Reported acreage & production**

- NAP units similar to crop insurance “basic” unit: all eligible acres in county with same crop interest
- Uses an Actual Production History (APH) method similar to crop insurance
 - Minimum of 4 years, maximum of 10 years of yield history
 - Non-reported yields may get 65% of T-yield