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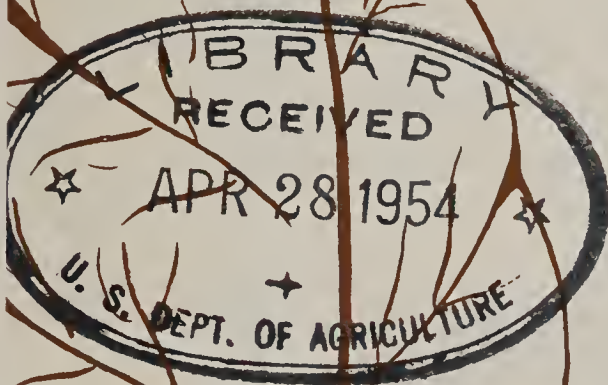
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*Did You  
Know  
That...*



**Federal  
Crop  
Insurance  
Protects  
Your Tobacco  
Investment?**

## A BUSINESS PROPOSITION

Federal Crop Insurance is a business proposition with the farmer paying a premium for protection and collecting an indemnity when his crop is destroyed or so severely damaged that it does not return the amount-for which he is protected.

The applicant is issued a crop insurance policy which will continue in force until canceled by him or the Corporation. The insured may cancel his policy any year before the deadline date specified in the policy. The policy continues in force at the insured's decision and saves the many farmers who recognize the value of protecting their crop investments every year the bother of making a new application each year.

## COMPLETE PROTECTION

A Federal Crop Insurance policy completes your protection. It insures your crop investment against loss from the unavoidable production risks that man cannot control. You must protect yourself through good farming practices. Price supports protect your profit in the years when you get a good crop. Crop insurance protects what you invest in tobacco production in an effort to produce a profitable crop.

The policy covers all insurable acreage in the county of the type(s) of tobacco insured under the county program in which the policyholder has an interest at the time of planting.

It is a "money-back" guarantee if crop disaster strikes . . . And crop disaster can strike any farm any year . . . It may not, but it can.

## PROTECTION PERIOD

The protection begins at planting and generally continues through the period while the tobacco is in the barn being prepared for market.

## INSURANCE UNITS

While one application covers all the acreage of insurable tobacco in which the policyholder has an interest at planting time, this acreage may involve more than one insurance unit.

The policyholder's insurable acreage is divided into insurance units on the basis of who shares in the crop and the type(s) of tobacco insured in the county. The insurable acreage of *one type* of tobacco in which one person or the same persons have the entire interest in the crop forms an insurance unit.

Losses are settled separately on each insurance unit.

## AMOUNT OF PROTECTION

The amount of protection for an insurance unit is based on the number of acres planted to tobacco on the unit and the coverage per acre which has been established for the insured acreage.

The coverage is established in two progressive stages with the lower coverage in effect from planting until harvest when the maximum protection applies.

## PREMIUM

The policyholder's premium is based on the number of acres planted to insurable tobacco, the premium rate per acre and his interest in the crop.

Policyholders who have seven consecutively insured tobacco crops without collecting an indemnity will get a 25 percent reduction in their next year's premium.

A crop insurance premium is a part of the farm operating costs just like fertilizer, planting and the other expenses of producing and harvesting a crop. It is deductible as an operating expense for income-tax purposes. The crop insurance premium protects the other production costs against loss from causes beyond the grower's control.

## INDEMNITIES

An indemnity is due the insured when, due to loss from unavoidable causes, the value of the production from an insurance unit is less than the crop insurance protection for the unit. Indemnities are paid promptly by Government check after the loss is adjusted and the loss claim signed by the policyholder.

The policyholder reports any material damage to the crop promptly after it occurs and notifies the county office when a loss appears probable.

## YOUR OPPORTUNITY AND YOUR PROGRAM

As a progressive tobacco farmer, you will want "All-Risk" Federal Crop Insurance protection to guarantee the return of your investment if what can happen does happen to your crop this year, or any year . . . You will recognize that the premium paid for this protection underwrites your other operating expenses against crop catastrophes that you hope will never happen.



## **TOBACCO GROWS UNDER THE OPEN SKY SO IT IS SUBJECT TO MANY RISKS**

No crop grows under the open sky without risk of loss from many unavoidable production hazards that man cannot control. Man can't stop or start the rain, hail, wind, frost, lightning, etc. . . . He can't eliminate all plant diseases or be sure that he can control all insect pests . . . He doesn't even know yet all the things that can destroy his crops. There are still unavoidable causes of loss that can occur for the first time to man's knowledge just like there are growers who can have a crop disaster for the first time within their farming experience. When crop disasters strike, they destroy crops without regard for the farmer's ability.

Federal Crop Insurance protects against the unknown—the many production risks that can destroy any crop on any farm any year. They may not, but they can. It is protection against what might happen to your crop investment and does happen to many every year.

It is just common sense and good business to protect what you invest. If you have a Federal Crop Insurance policy, you have a more stable farming operation whether your investment is profit from previous years or money borrowed from the bank. You increase your operating costs only slightly to protect your investment with Federal Crop Insurance.





