

Tobacco Cigar Filler and Maryland Types Fact Sheet



Crop Insurance Webinars

The objective of the webinar sessions is to help Pennsylvania farmers and ranchers manage risk, by understanding crop insurance products sufficiently to make informed purchase decisions.

Webinar

The Tobacco webinar is scheduled for February 12, 2019 at 9:30 am EST. A recording of the webinar will be available within 24 hours of the webinar completion at <http://cropinsuranceinamerica.com/pennsylvania-crop-insurance-webinars>.

1. Coverage Availability

Two types of tobacco are insurable in Pennsylvania:

- Cigar Filler tobacco is insurable in Chester, Lancaster, and Lebanon counties.
- Maryland tobacco is insurable in Lancaster County.

Tobacco in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

2. Policy Types and Options

Tobacco is available under the Actual Production History Plan. Also known as the APH plan, it provides protection

from loss of production for crops for which revenue protection is not available.

Coverage options range from 50 to 75 percent of your average yield and are subsidized as shown in the table below.

Item	Percent					
	50	55	60	65	70	75
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300.

3. Application Process

Sales Closing Date is March 15, 2018. Meet with a crop insurance agent to submit an application for insurance.

4. Insurance Period

Coverage begins at transplanting and ends with the earliest occurrence of one of the following:

- Total destruction of the tobacco on the unit;
- Removal of the tobacco from the unit where grown, except for curing, grading, and packing;
- Abandonment of the crop on the unit;

- Final adjustment of the loss on the unit;
- April 30, for Cigar Filler; or
- May 15, for Maryland tobacco.

5. AR

An acreage report is due to your crop insurance agent by July 15, 2018. It must include all acreage (insurable and uninsurable) in which you have a share. You should provide a copy of all processor contracts to your crop insurance agent with your acreage report.

6. Unit Selection

Basic Unit structure is available for tobacco.

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 farm serial number at the time insurance begins under the provisions for the crop year.

7. Organic

Both Cigar Filler and Maryland type tobacco are available for organic certified and organic transitional practices.

8. Causes of Loss

The tobacco policy protects against many perils:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; or
- Wildlife

9. Loss Reporting

If a loss occurs, you should give notice to your crop insurance agent within 72 hours of initial discovery of damage and protect the crop from further damage by providing sufficient care. Leave representative sample strips (at least two rows) that are at least five feet wide, extending the entire length of the field for unharvested acreage until a field inspection is made. Leave all tobacco stalks and stubble intact until acreage is inspected.

10. Important Dates

Type	Cigar Filler	Maryland
Application/SCD	3/15/2019	3/15/2019
Final Planting	6/30/2019	6/30/2019
End of Late Planting	7/15/2019	7/15/2019
Acreage Reporting	7/15/2019	7/15/2019
Premium Billing	01/01/2020	01/01/2020
Production Reporting	4/29/2019	4/29/2019

11. Finding a Crop Insurance Agent

Need an Agent? Go to

<https://www.rma.usda.gov/Information-Tools/Agent-Locator-Page> to find an agent near you.

