

Section 4 Whole Farm Units

1045 Availability

A WU consists of all insurable acreage of all insured crops planted in the county in which the insured has a share on the date coverage begins for each crop for the crop year and for which the WU structure is available. WUs may not be further divided, except as specified in this procedure.

WUs are only available for additional coverage policies for:

- (1) crops with revenue protection available, only if revenue protection is elected, or
- (2) crops without revenue protection, only if allowed by the SP.

1046 WU Election

WU must be elected by the insured, in writing, on an application or policy change on or before the earliest SCD for the insured crop(s) and county insured and unit structure must be reported on the acreage report.

- (1) For counties with a fall/winter SCD and a spring SCD, the WU election may be changed on or before the earliest spring SCD for crops in the unit, if there is not any insured fall/winter planted acreage of the insured crop.
- (2) The WU election is continuous and remains in effect from year to year unless cancelled in writing by the insured by the earliest cancellation date for the crop years.

If the insured has a WU in effect and does not qualify for the current crop year, the election will continue to apply in subsequent crop years. See Para.1047.

1047 WU Qualifications

To qualify for a WU, all of the following apply.

A. All Eligible Crops Must Be Insured

All insured crops eligible for WUs must be insured:

- (1) under revenue protection (if the Harvest Price Exclusion is elected for any crop, it must be elected for all crops in the WU), unless the SP allow WU for another plan of insurance and all crops are insured under such a plan;

Any insured crop with WUs available under the SP (even if revenue protection is not available) must also be included in the WU.

1047 WU Qualifications (continued)

A. All Eligible Crops Must Be Insured (continued)

Example: If the insured plants corn and soybeans for which revenue protection has been elected and the insured plants canola for which yield protection was elected (revenue protection is available), the corn, soybeans and canola do not qualify for WU and would be assigned separate BUs unless production reports were filed on an OU basis and ARD has not passed.

(2) with the same AIP; and

Example: If corn and canola are insured with an AIP and soybeans are insured with a different AIP, the corn, soybeans and canola do not qualify for WU and would be assigned separate Bus.

(3) at the same coverage level.

Example: If corn and canola are insured at the 65 percent coverage level and soybeans are insured at the 75 percent coverage level; the corn, soybeans and canola do not qualify for WU and would be assigned separate BUs.

Exception: An insured can elect one coverage level for all irrigated practices and a different coverage level for all non-irrigated practices for all crops within the WU in accordance with the requirements in GSH Para. 836 A(2). For example, if all irrigated practices for corn are insured at the 65 percent coverage level, all irrigated canola practices must be insured at the 65 percent coverage level. If all non-irrigated practices for corn are insured at the 70 percent coverage level, all the non-irrigated practices for canola must be insured at the 70 percent coverage level. If all irrigated corn practices are insured at the 65 percent coverage level and all irrigated practices for canola are insured at the 70 percent coverage level, the unit structure will be assigned in accordance with Para. 1050.

B. Must Contain Two Crops and 10 Percent or More of Planted Acreage

The WU must contain all of the insurable acreage of at least two crops.

At least two of the insured crops must each have planted acreage that constitutes 10 percent or more of the total planted acreage liability of all insured crops in the WU. (For crops for which revenue protection is available, liability will be based on the applicable projected price only for the purpose of this paragraph).

1048 Separate Administrative Fees

The insured is required to pay the separate administrative fees for each crop included in the WU.

1049 Reporting Requirements

A. Acreage Report

Each BU for each crop in the WU must be designated separately on the acreage report.

B. Production Report

Separate production reports must be provided for APH purposes for each crop by P/T/TMA for the WU. To change unit structure from a WU to BU or OUs in any subsequent crop year, separate records of acreage and production for each crop must be maintained by P/T/TMA by the following.

- (1) For each BU, to be eligible to use such records to establish the approved APH yield or amount of insurance for the BUs.
- (2) For OUs, to qualify for OUs and to be eligible to use such records to establish the approved APH yield or amount of insurance for the OUs.
- (3) If an insured has only provided production reports for total acres and total production by crop on a WU basis and APH databases have not been maintained at the BU level, production will be prorated for each BU based upon planted acres in accordance with Para. 1087C to determine the approved APH yield when BUs are assigned up until payment of a claim.

C. Maintaining APH databases below the WU level

The following instructions apply when maintaining an APH database below the WU level.

- (1) APH databases below the WU level must be maintained by the AIP when separate P/T/TMA are contained on the actuarial documents.
- (2) APH databases below the WU level (at BU, OU, or EU level) must be established and/or maintained by the AIP when:
 - (a) the insured provides separate production reports for acreage that would qualify for separate OUs by crop/P/T/TMA.

APH databases below the OU for crop/P/T/TMA level may only be maintained by the AIP if the criteria in Para. 1505 are met;

- (b) APH databases below the WU level are established, they must be maintained and the AIP must submit the APH databases to RMA electronically. The approved APH yield reported on the acreage report must match the corresponding APH database within the WU (e.g., same section).

1049 Reporting Requirements (continued)

C. Maintaining APH databases below the WU level (continued)

- (3) If the insured does not provide a production report on the basis of APH databases below the WU level or if production is commingled between the APH databases below the WU level, the AIP shall prorate the production and acreage to APH databases with planted acres when APH databases below the WU level exist. Identify actual prorated production with the “PA” yield descriptor.
- (4) Any liability, premium and indemnity payments will be based on the WU structure, regardless of any APH databases that may be established below that level.

1050 Unit Structure Assignment

If the insured does not qualify for a WU for at least one insured crop, even when revenue protection was elected for all crops and the insured does not meet all of the other requirements in Para. 1047:

- (1) on or before the ARD, the unit division for all crops for which a WU was elected, will be based on BU or OUs (provided the production reporting requirements are met by the PRD), whichever is reported on the acreage report and for which the insured qualifies; or
- (2) at any time after the ARD, a BU structure will be assigned for all crops for which a WU was elected.

If it is not possible to establish a projected price for at least one of the insured’s crops, the unit structure will:

- (1) be based on the unit structure reported on the acreage report; and
- (2) qualify for only the crop for which a projected price could not be established, unless the remaining crops in the unit would no longer qualify for a WU. In such case, the unit division for the remaining crops will be based on the unit structure reported on the acreage report for which the insured qualifies.

1051-1060 (Reserved)

Section 5 Unit Numbering

1061 General Information

The unit number is assigned by the AIP and identifies the unit. The unit number consists of an eight-position number and a two-position alpha-character field to designate unit structure. See Exh. 10 for unit numbering examples.

1062 The Structure Code

The unit structure code is a two-position alpha character field to designate the unit structure for which the insured elects and qualifies.

Exception: When an insured elects and qualifies for OUs, unit numbers may be coded with the OU (including UD or UA if OU established by UDO or WUA) or BU structure code.

A unit number is coded with the BU structure code if an insured elects and qualifies for OUs, and a BU is not further divided into OUs or only one OU (including UD or UA if OU established by UDO or WUA) within a BU, that contains multiple OUs, is planted.

The Unit Structure Code will not be required on the production report or APH database. However, the Unit Structure Code must be reported on the acreage report.

Applicable Unit Structure Codes include:

- (1) BU – Basic Unit;
- (2) OU – Optional Unit;
- (3) EU – Enterprise Unit;
- (4) EP – Enterprise Unit by Irrigated and/or Non-Irrigated Practices;
- (5) EC – Enterprise Unit by FAC and/or NFAC Cropping Practices;
- (6) WU – Whole-farm Unit;
- (7) UD – OU established by UDO; and
- (8) UA – OU established by a WUA.

1063 Unit Number

The unit number is an eight-position number divided into two separate fields. The unit structure code will identify the unit structure, not the unit number. For example, an insured elects an EU and reports acreage and production on an OU or BU basis, an AIP must assign unit numbers on the basis the APH database is established and the unit structure code (EU) will designate the unit structure.

The first four digits are the BU number and may be any number between 0001-9999. However, BUs for an insured should start with 0001, if possible. The last four digits are the OU number and may be any number between 0000-9999.

Example 1: An insured elects OUs and has two OUs within one BU. The unit numbers are: