



United States Department of Agriculture  
Risk Management Agency

December 2010

## 2011 COMMODITY INSURANCE FACT SHEET

# Forage Seeding

## Nevada

### Crop Insured

All the alfalfa (60 percent or more of the ground cover is alfalfa) in the county in which you:

- Have a share; and
- Planted during the current crop year, or
- Replanted during the calendar year following planting,
- Intent is to establish a normal stand of alfalfa.

The policy **does not cover** any acreage that is:

- Grown with the intent to be grazed or grazed at any time during the insurance period;
- That is interplanted with another crop, except nurse crops, unless allowed by written agreement.

### Counties Available

Churchill      Humboldt      Lyon      Pershing

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

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire<sup>3</sup>  
Insects<sup>4</sup>  
Plant disease<sup>4</sup>  
Wildlife<sup>5</sup>

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture. <sup>2</sup>If caused by an insured peril during the insurance period. <sup>3</sup>Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed. <sup>4</sup>But not damage due to insufficient or improper application of control measures. <sup>5</sup>Unless wildlife control measures have not been taken.

### Important Dates

Sales Closing ..... July 31  
Final Planting Date ..... September 15 (Fall)  
..... June 15 (Spring)  
Acreage Report Due ..... November 15 (Fall)  
..... June 15 (Spring)

### Insurance Period

Coverage is for the first year the crop is planted while the stand is being established.

Insurance ends the earliest of:

- Total destruction,
- The initial harvest of the unit,
- Final adjustment of a loss,
- The date grazing commences on the forage crop,
- Abandonment of the forage crop, or
- April 14 for all spring planted acreage and October 15 for fall planted acreage.

### Coverage Levels and Premium Subsidies

A producer with forage **seeding** insurance can recover out-of-pocket cultural costs if more than 25 percent of the alfalfa seeding is damaged before the stand is established. The insured selects a percent coverage (27.5 percent to 75 percent) of a dollar amount offered by USDA before the insurance period.

### Cost of Crop Insurance

CAT coverage:

- Pay an application fee of \$300
- 100 percent of the premiums subsidized.

Higher coverage levels

- Pay an application fee of \$30 and
- Premiums are subsidized at lower rates

For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

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## Loss Example

Example assumes 100-percent share on 30 acres, an amount of insurance of \$581 per acre, and 10 acres with a remaining stand of 75 percent or greater at the time of loss.

	30	Acreage
x	\$581	Amount per acre
	\$17,430	Amount of insurance
-	\$5,810	Production to count (10 acres with stand of 75 percent or greater)
	\$11,620	Loss
x	1.0	Share
	\$11,620	<b>Gross Indemnity</b>

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## Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at: <http://www3.rma.usda.gov/tools/agents/>

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