

# Alfalfa Seed Pilot

## California

### Crop Insured

Irrigated alfalfa seed is insurable if grown solely for harvest as certified forage seed under certification standards of a certifying agency or grown under a forage seed contract.

The policy does not cover a forage seed crop that:

- Is interplanted with another crop;
- Does not have an adequate stand at the beginning of the insurance period (See table).

ESTABLISHED STAND (# Living & fully developed alfalfa plants/sq. ft.)	FALL PLANT-ED SEED TO SEED (# Living alfalfa plants/sq. ft.)	SPRING PLANTED SEED TO SEED (# Living alfalfa plants/sq. ft.)
1.00	1.50	1.50

- Has reached the earlier of: 1) the stand is older than the certified seed seller recommends; 2) has passed the fifth crop year after initial seeding; or
- Is used for any purpose during the crop year other than for seed production.

### Counties Available

Alfalfa seed is insurable in Fresno and Kings counties. Alfalfa seed may insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

### Insured Causes of Loss

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

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured cause of loss occurring during insurance period.

<sup>3</sup>But not due to insufficient or improper application of control measures.

### Uninsured Causes of Loss

- (1) Crop not being timely harvested\*;
- (2) Insufficient supply of pollinators\*;
- (3) Failure of certification standard or seed contract acceptance caused by failure to follow proper isolation requirements or inadequate weed control\*;
- (4) Failure of certification standard or seed contract acceptance due to failure to follow all other certification or contract requirements\*.

\*Unless solely and directly caused by an insurable cause of loss.

### Important Dates

Sales Closing.....October 31  
Acreage Reporting ..... March 31\*  
Acreage Reporting .....May 31<sup>+</sup>

\*For established stands and fall planted seed to seed.

<sup>+</sup>For spring planted seed to seed.

### Insurance Period

Insurance begins on acreage with an adequate stand on November 1 for fall-planted seed and established stands and May 1 for spring-planted seed. Insurance ends the earliest of:

- 1) Total destruction of the crop;
- 2) Final adjustment of a loss on a unit;
- 3) Abandonment of the crop;
- 4) Harvest;
- 5) The date grazing starts on the crop; or
- 6) October 31.

### Reporting Requirements

You must report all of your alfalfa seed acreage to your agent by the acreage reporting date. You must also supply a copy of your forage seed contract for your contracted forage seed acreage or, if not

contracted, a copy of the accepted certification application for your certified seed acreage on or before the acreage reporting date.

### Coverage Levels and Premium Subsidies

The guarantee is measured in pounds of seed and is based on your past production. You can choose a coverage level from 50 to 75 percent of your approved average yield and 50 to 100 percent of a price announced by USDA. Catastrophic Risk Protection (CAT) coverage is also available and is based on 50 percent of your approved yield and 55 percent of the price.

### Price Election

For seed grown under contract, the price election is the price per pound stated in the forage seed contract. For certified seed not under a seed contract, the price election is \$1.80 per pound for 2012.

### Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. You will have to pay a \$30 application fee for higher premium amounts. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

### Loss Example

Assume an average yield of 300 pounds per acre, 65-percent coverage on 100 acres of alfalfa seed, a contract price of \$1.80, irrigated, one basic unit, and 100-percent share.

300	Pounds per acre average yield
<u>x .65</u>	Coverage level
195	Pounds per acre guarantee
<u>- 100</u>	Pounds per acre actually produced
95	Pounds per acre loss
<u>x \$ 1.80</u>	Contracted price
<b>\$171</b>	<b>Gross indemnity per acre</b>

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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/apps/agents/>

### Regional Contact

#### USDA/Risk Management Agency

Davis Regional Office  
 430 G Street, # 4168  
 Davis, CA 95616  
 Telephone: (530) 792-5870  
 Fax: (530) 792-5893  
 E-mail: [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)

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