



United States Department of Agriculture  
Risk Management Agency

June 2012

## 2012 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
- Plant during the current crop year, or
- Replant during the calendar year following planting,
- Intend to establish a normal stand of alfalfa.

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

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

### Counties Available

Forage seeding insurance is available in Churchill, Humboldt, Lyon, and Pershing counties. Forage seeding may be available 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  
 Fall ..... **September 15**  
 Spring ..... **June 15**

### Acreage Report Due

Fall ..... **November 15**  
 Spring ..... **June 15**

### Insurance Period

Coverage is for the first year the crop is planted while the stand is being established. Insurance ends the earliest of:

- 1) Total destruction;
- 2) The initial harvest of the unit;
- 3) Final adjustment of a loss;
- 4) The date grazing starts on the forage crop;
- 5) Abandonment of the forage crop; or
- 6) April 14 for all spring-planted acreage and October 15 for fall-planted acreage.

### Coverage Levels and Premium Subsidies

You can recover out-of-pocket cultural costs if more than 25 percent of the alfalfa seeding is damaged before the stand is established. You choose a percent coverage (27.5 percent to 75 percent) of a dollar amount offered by USDA before the insurance period.

### Cost of Crop Insurance

Catastrophic Risk Protection insurance covers 50 percent of losses. 100 percent of the premium is subsidized and you pay a \$300 application fee. For higher coverage levels you pay an application fee of \$30 and your premiums are subsidized at lower rates. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

### Loss Example

Assume 100-percent share on 30 acres, an insurance amount of \$453 per acre, and 10 acres with a remaining stand of 75-percent or greater at the time of loss.

30	Acreage
<u>x \$453</u>	Amount per acre
\$13,590	Amount of insurance
<u>- \$4,530</u>	Production to count
	(10 acres with stand of 75 percent or greater)
\$9,060	Loss
<u>x 1.0</u>	Share
<b>\$9,060</b>	<b>Gross Indemnity</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

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