



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Alfalfa Seed Pilot

Nevada

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 as shown below;

| ESTABLISHED STAND (# Living & fully developed alfalfa plants/sq. ft.) | FALL PLANTED SEED TO SEED (# Living alfalfa plants/sq. ft.) | SPRING PLANTED SEED TO SEED (# Living alfalfa plants/sq. ft.) |
|--|--|--|
| .34 | 1.03 | 1.03 |

- Exceeds the earlier of the maximum age of stand stipulated by the originator of the certified seed or the 5th and succeeding crop year after the crop year of initial seeding; or
- Used for any purpose during the crop year other than for seed production.

Counties Available

Alfalfa seed is insurable in Humboldt and Pershing counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Insured Causes of Loss

Adverse weather conditions¹

Earthquake

Failure of irrigation water supply²

Fire

Insects³

Plant disease³

Volcanic eruption

Wildlife

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured cause of loss occurring during insurance period.

³But 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; or
- 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.....July 15

Insurance Period

Insurance begins on acreage with an adequate stand on November 1 for fall-planted seed to seed and established stands and May 15 for spring-planted seed to 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 (removal of the seed from the windrow or field);
- 5) The date grazing starts on the crop; or
- 6) October 31.

Reporting Requirements

In addition to the acreage reported by the acreage reporting date, you must supply:

- A copy of your forage seed contract for your contracted acreage; or
- If not contracted, a copy of the accepted

certification application for your certified seed acreage.

Coverage Levels and Premium Subsidies

The guarantee is measured in pounds of seed and based on the growers past production. You can choose coverage levels from 50 to 75 percent of approved average yield; and 55 to 100 percent of a price announced by USDA. Catastrophic Risk Protection (CAT) coverage guarantees 50 percent of your approved average yield and 55 percent of the announced 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 \$1.91 per pound.

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 for an application fee of \$30. For more information about coverage and premiums, please contact a crop insurance agent.

Loss Example

Assume an average yield of 300 pounds per acre, 65-percent coverage, a contract price of \$1.80, and 100-percent share.

| | |
|--------------|-----------------------------------|
| 300 | Pounds per acre average yield |
| x .65 | Coverage level |
| 195 | Pounds per acre guarantee |
| - 100 | Pounds per acre actually produced |
| 95 | Pounds per acre loss |
| x \$ 1.91 | Contracted price |
| \$181 | Gross indemnity per acre |

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 at all USDA service centers and 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

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