

Davis Regional Office — Davis, CA

Revised September 2014

Forage Production

California

Crop Insured

All alfalfa is insurable in the county:

- For which a premium rate is provided by actuarial documents, in which you have a share; and
- That is grown during one or more years after the year of establishment.

We do not insure any alfalfa:

- That does not have an adequate stand (specified in the Special Provisions) at the beginning of the insurance period;
- That is grown with a non-forage crop; and
- Is four or more years old after the year of establishment.

Counties Available

Forage production insurance is available in Alameda, Colusa, Fresno, Glenn, Imperial, Kern, Kings, Lassen, Madera, Merced, Modoc, Mono, Placer, Riverside, Sacramento, San Bernardino, San Joaquin, Shasta, Siskiyou, Solano, Stanislaus, Sutter, Tehama, Tulare, and Yolo counties. Alfalfa may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

In Lassen, Modoc, Mono, Shasta, and Siskiyou counties insurance begins on acreage with an

adequate stand on the later of:

- The date we accept your application;
- April 15 the year after seeding, for spring planted forage;
- October 16 the year after seeding, for fall planted forage; or
- Starting the second year after seeding insurance attaches October 16 on all forage production.

In all other counties insurance begins on acreage with an adequate stand on the later of the date we accept your application or December 1.

Insurance ends at the earliest occurrence of one of the following:

- Total destruction;
- Removal from the windrow or the field for each cutting;
- Final adjustment of a loss;
- The day grazing starts on the forage crop;
- Abandonment of the forage crop; or
- October 15 for Lassen, Modoc, Mono, Shasta and Siskiyou counties and November 30 for all other counties.

Important Dates

Sales Closing/Cancellation.....October 31, 2014
Acreage Reporting.....December 15, 2014
Premium Billing.....August 15, 2015
Termination.....October 31, 2015

Coverage Levels and Premium Subsidies

The forage production guarantee is an individual amount of annual production measured in tons of air-dried alfalfa or alfalfa grass depending on the type. An individual guarantee is based on your past production. You will be asked to provide your insurance agent 4 to 10 years of production and planting history. This history is used to determine

your average yield per acre. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
	50	55	60	65	70	75
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Loss Example

Assume an actual production history (APH) yield of 6 tons per acre, 50-percent coverage level, price election of \$255 per ton, and 100-percent share.

6	Tons per acre average yield (APH)
<u>x 0.50</u>	Coverage level
3	Tons per acre guarantee
- <u>1</u>	Tons per acre actually produced
2	Tons per acre loss
<u>x \$ 255</u>	Price election
\$ 510	Indemnity paid

Price used above is for example only. Contact a crop insurance agent for current information.

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 website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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