

Davis Regional Office — Davis, CA

Revised September 2014

Forage Seeding

Nevada

Crop Insured

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

- Have a share,
- Plant during the current crop year;
- Replant during the calendar year following planting; and
- 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

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

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

Insurance ends the earliest occurrence of one of the following:

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

Important Dates

Sales Closing/Cancellation	July 31, 2014
Acreage Reporting	
Fall	December 15, 2014
Spring	June 15, 2015
Final Planting Date	
Fall	September 15, 2014
Spring	June 15, 2015
Premium Billing	July 1, 2015
Termination	July 31, 2015

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. Coverage levels range from 50 to 75 percent of a dollar amount offered by USDA before the insurance period begins. Crop insurance premiums are subsidized as shown in the following table.

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

For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Catastrophic Coverage

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 100-percent share on 30 acres, an insurance amount of \$438 per acre, and 10 acres with a remaining stand of 75-percent or greater at the time of loss.

	30	Acreage
x	\$438	Amount per acre
	\$13,020	Amount of insurance
-	\$4,340	Production to count (10 acres with stand of 75 percent or greater)
	\$8,680	Loss
x	1.0	Share
	\$8,680	Gross Indemnity

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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