

Davis Regional Office — Davis, CA

Revised October 2015

Forage Production California

Crop Insured

All alfalfa is insurable if:

- A premium rate is provided by actuarial documents, in which you have a share; and
- It 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;
- Earthquake;
- 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;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins on acreage with an adequate stand in

Lassen, Modoc, Mono, Shasta, and Siskiyou counties on the later of the date we accept your application or:

- April 15 for spring seeded; or
- October 16 for fall seeded and established stand.
- 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, 2015
Acreage Reporting.....	December 15, 2015
Premium Billing.....	August 15, 2016
Termination.....	October 31, 2016

Coverage Levels and Premium Subsidies

The forage production guarantee is an individual amount of annual production measured in tons of alfalfa hay. An individual guarantee is based on the your past production. You will be asked to provide to 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. 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 \$230 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 \$ 230</u>	Price election
\$ 460	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: www.rma.usda.gov/tools/agent.html.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ca_rso/.

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