

Davis Regional Office — Davis, CA

Revised June 2015

Forage Seeding

California

Crop Insured

All the alfalfa (60 percent or more of the ground cover is alfalfa) is insurable if:

- You have a share;
- Planted during the current crop year;
- Replanted during the calendar year following planting; and
- You 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 is available in Alameda, Colusa, Placer, Riverside, Sacramento, San Joaquin, Solano, Stanislaus, Sutter and Yolo counties. The crop 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

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

Insurance ends with 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 crop;
- Abandonment of the crop; or
- November 30.

Important Dates

Sales Closing/Cancellation	July 31, 2015
Acreage Reporting	June 15, 2016
Final Planting Date	May 20, 2016
Premium Billing	July 1, 2016
Termination	September 30, 2016

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

Item	Percent					
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

Loss Example

Assume 100-percent share on 30 acres, an insurance amount of \$315 per acre, and 10 acres with a remaining stand of 75 percent or greater at the time of loss.

30	Acreage
<u>x \$315</u>	Amount per acre
\$9,450	Amount of insurance
<u>- \$3,150</u>	Production to count (10 acres with stand of 75 percent or greater)
\$6,300	Loss
<u>x 1.0</u>	Share
\$6,300	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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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ca_rso/.

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