

Davis Regional Office — Davis, CA

Revised October 2015

Forage Production

Nevada

Crop Insured

Alfalfa is insurable in a county if it is grown for one or more years after the stand is established. Two types of alfalfa are insurable: pure alfalfa and alfalfa grass mixture.

Alfalfa is defined as:

- A pure stand of perennial alfalfa (including alfalfa seeded with a cover crop or nurse crop);
- At least four living alfalfa plants per square foot, depending on age; and
- Age up to and including eight years.

Alfalfa grass mixture is defined as:

- A mixture of perennial alfalfa and perennial grasses;
- At least 1.2 living alfalfa plants per square foot;
- No maximum age limitations; and
- Including all alfalfa stands that are nine years and older.

Alfalfa with stands that are at least nine years old or with less than the required amount of plants per square foot are insurable as the alfalfa-grass mixture type as long as there are at least 1.2 living alfalfa plants per square foot. There is no maximum age limit. See a crop insurance agent for more details on age and stand requirements.

Counties Available

Forage production insurance is available in Carson City, Churchill, Clark, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye, Pershing, Storey, Washoe, and White Pine counties. Forage production may be insurable 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;
- 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

Insurance begins on acreage with an adequate stand on the later of the date we accept your application or:

- April 15 for spring seeded; or
- October 15 for fall seeded and established stand.

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;
- Date grazing commences on the forage crop;
- Abandonment of the forage crop; or
- October 15.

Important Dates

Sales Closing/Cancellation.....	October 31, 2015
Acreage Report.....	December 15, 2015
Premium Billing.....	July 1, 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 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 average yield of 6 tons per acre, 65-percent coverage on 100 acres, 100-percent price election of \$240, and 100-percent share.

6	Tons per acre average yield
<u>x 0.65</u>	Coverage level
3.9	Tons per acre guarantee
<u>- 1.0</u>	Tons per acre actually produced
2.9	Tons per acre loss
<u>x \$ 240</u>	Price election
\$ 696	Gross indemnity per acre

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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