

## Davis Regional Office — Davis, CA

Revised October 2017

# Alfalfa Seed

## California

### Crop Insured

Irrigated alfalfa seed is insurable if grown solely for harvest as certified forage seed under certification standards of a certifying agency or grown under a forage seed contract.

The policy does not cover a forage seed crop that:

- Is interplanted with another crop;
- Exceeds the earlier of the maximum age of stand stipulated by the originator of the certified seed or the fifth and succeeding crop year after the crop year of initial seeding;
- Used for any purpose during the crop year other than for seed production unless specified in SPOI; or
- Does not have an adequate stand at the beginning of the insurance period as shown below.

ESTABLISHED STAND (Number of living & fully developed alfalfa plants/sq. ft.)	FALL PLANTED SEED TO SEED (Number of living alfalfa plants/sq. ft.)	SPRING PLANTED SEED TO SEED (Number of living alfalfa plants/sq. ft.)
1.00	1.50	1.50

### Counties Available

Alfalfa seed is insurable in Fresno, Imperial, and Kings counties.

Alfalfa seed 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.

Unless solely and directly caused by an insurable cause of loss listed above, the following will not be insurable:

- Crop not being timely harvested;
- Insufficient supply of pollinators;
- Failure of certification standard or seed contract acceptance caused by failure to follow proper isolation requirements or inadequate weed control; or
- Failure of certification standard or seed contract acceptance due to failure to follow all other certification or contract requirements.

### Insurance Period

Insurance begins on acreage with an adequate stand on November 1 for fall-planted seed to seed and established stands and May 1 for spring-planted seed to seed.

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

- Total destruction of the crop;
- Final adjustment of a loss on a unit;
- Abandonment of the crop;
- Harvest (removal of the seed from the windrow or field);
- The date grazing starts on the crop; or
- October 31.

## Important Dates

Sales Closing/Cancellation.....October 31, 2017  
Acreage Reporting.....December 15, 2017  
Premium Billing.....August 15, 2018  
Termination.....October 31, 2018

## Reporting Requirements

In addition to the acreage reported by the acreage reporting date, you must supply:

- A copy of your forage seed contract for your contracted acreage; or
- If not contracted, a copy of the accepted certification application for your certified seed acreage.

## Coverage Levels and Premium Subsidies

The guarantee is measured in pounds of seed and based on the growers past production. 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					
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.

## Price Election

For seed grown under contract, the price election is the price per pound stated in the forage seed contract. For certified seed not under a seed contract, the price election is \$3.03 per pound.

## Loss Example

Assume an average yield of 300 pounds per acre, 65-percent coverage on 100 acres of alfalfa seed, a contract price of \$3.03 irrigated, one basic unit, and 100-percent share.

300 Pounds per acre average yield  
x 0.65 Coverage level

195 Pounds per acre guarantee  
- 100 Pounds per acre actually produced  
95 Pounds per acre loss  
x \$3.03 Contracted price  
**\$287.85 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](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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