



United States
Department of
Agriculture

A Risk Management Agency Springfield Regional Office Fact Sheet



Insuring a Crop Following a Cover Crop Illinois, Indiana, Michigan, Ohio

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Note: The information in this fact sheet applies only to the Springfield Region.

Cover Crops

For crop insurance purposes, a cover crop must have been planted within the 12 months prior to planting the insurable crop, and be recognized as a sound agronomic conservation practice for the area.

Corn Following a Cover Crop

You may insure corn planted after a cover crop if the cover crop is terminated on or before June 5, of the current crop year. However, if the cover crop is not terminated on or before June 5, the corn is not insurable.

Soybeans Following a Cover Crop

There are two practices for soybeans - a double crop, known as Following Another Crop (FAC) and a non-double crop, known as Not Following Another Crop (NFAC). Soybeans planted after a cover crop which was terminated on or before June 5, of the current crop year are considered non-double crop. Soybeans planted following a cover crop which was terminated after June 5, of the current crop year are considered a double crop.

Double crop soybeans are not insurable in every county and have a higher premium rate. If you are growing soybeans in a county where double crop soybeans are not insurable you must have a Written Agreement to insure the soybean crop if the cover crop is killed after June 5. The Written Agreement will reflect the higher premium rate.

Interseeding Into a Cover Crop

Even when a cover crop is killed on or before June 5, corn and soybeans are not insurable if they are planted into a growing grass or legume. If you plan to interseed you can request a type/practice Written Agreement to insure the practice.

Other Crops Affected

These cover crop rules also apply to other crops, such as popcorn, sweet corn, hybrid seed corn, pumpkins, grain sorghum, and processing beans. Please talk with your crop insurance agent for information on how cover crops affect the insurability of these crops.

Insuring a Crop by Written Agreement

You can request a type/practice Written Agreement to insure double crop soybeans in a county that does not insure double crop soybeans, or for corn or soybeans interseeded into a cover crop. Written Agreements must be requested through your crop insurance agent. For more information on requesting a written agreement, please contact a crop insurance agent.

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This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance