

Springfield Regional Office — Springfield, IL

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Cover Crops

Illinois, Indiana, Michigan, and Ohio

What is a cover crop?

A cover crop is a crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement.

Cover Crop Special Provisions

Insurance coverage begins on a crop following a cover crop when:

- The cover crop meets the definition provided in the basic provisions;
- It is planted within the last 12 months; and
- Managed and terminated according to the Natural Resources Conservation Service (NRCS) guidelines.

If the growing conditions warrant a deviation from the guidelines, you should contact either your local Extension office or local NRCS for management guidance. For information on cover crop management and termination guidelines, refer to the Cover Crop Termination Guidelines published at www.nrcs.usda.gov/wps/portal/nrcs/main/national/landuse/crops/.

If I farm in Illinois, Indiana, Michigan, or Ohio, when do I have to terminate my cover crop to insure the following crop?

For non-irrigated acreage, cover crops in NRCS Management Zone 4 must be terminated at, or within 5 days after planting of the insured crop, but before crop emergence. For irrigated crops, cover crops should be terminated based on the crop system and conservation purpose, but before the insured crop emerges.

Can I graze or harvest hay or silage from my cover crop prior to termination?

According to the NRCS Guidelines, for the 2016 crop year, cover crops may be grazed or harvested as hay or silage, unless prohibited by RMA crop insurance

policy provisions. In Illinois, Indiana, Michigan, and Ohio, there are no RMA crop provisions that would prohibit the haying and grazing of cover crops that precede a crop (in accordance with special provisions in the actuarial documents). Please keep in mind that cover crops cannot be otherwise harvested, such as for grain or seed.

I was prevented from planting my insured crop, and I would like to establish a cover crop on the prevented planted acreage. My crop insurance agent explained that the NRCS guidelines will not apply to this cover crop, and I need to be aware of the haying and grazing restrictions. Why is that?

The NRCS guidelines apply in determining the insurability of a crop that follows a cover crop.

Once the insurability criteria in the special provisions statement have been established, the crop is insurable. The rules and regulations in the Prevented Planting Loss Adjustment Standards Handbook will apply for cover crops that follow a prevented planting determination on an insurable crop.

Generally, once you receive a prevented planting payment you can later plant a cover crop on the prevented planting acreage but you cannot hay or graze that cover crop before November 1, (and cannot otherwise harvest anytime), or you will impact your prevented planting payment. For more information on rules and regulations, refer to the Prevented Planting Loss Adjustment Standards Handbook at www.rma.usda.gov/handbooks/25000/2016/16_25370-2h.pdf.

These FAQs do not change existing policy or procedure, or existing Approved Insurance Provider responsibilities in making policy determinations. Policyholders must meet all eligibility requirements under the cover crop policy provisions and handbook procedures.

More Information

You can find more information about cover crops and commercial crop insurability in your county special provisions at <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>. Once you reach the site, click on the drop-down menus to choose the year, your crop, your state, and your county. All relevant information for your crop, including information on cover crops, is available. For answers to more frequently asked questions, go to www.rma.usda.gov/help/faq/covercrops2016.html.

Where to Buy Crop Insurance

Crop insurance is sold and delivered solely through private crop insurance agents. Contact a local crop insurance agent for more information about the program. 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.

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