

## Springfield Regional Office — Springfield, IL

Revised August 2015

# Forage Production Illinois

### Crop Insured

You can insure forage production if:

- Premium rates are provided;
- You have a share;
- It is pure alfalfa;
- It is alfalfa and grass mix;
- It is pure red clover; or
- Red clover and grass mix.

A pure stand contains 60% or more of either alfalfa or red clover. A mixed stand contains more than 25%, but less than 60%, of either alfalfa or red clover.

Insurance is not available for any acreage that:

- Does not have an adequate stand at the beginning of the insurance period;
- Is grown with a non-forage crop;
- Is grown for rotational grazing purposes; or
- Exceeds the age limitation contained in the Special Provisions.

### Counties Where Available

Forage Production is available in Jo Daviess and Stephenson counties.

### Causes of Loss

You are protected against the following:

- Adverse weather;
- Earthquake;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Coverage begins on fall seeded acreage October 16, 2015 following the year of establishment on acreage that has an adequate stand.

Coverage begins on spring seeded acreage May 22, 2016 following the year of establishment on acreage

that has an adequate stand.

Coverage ends the earliest of:

- Total destruction of the forage crop;
- Removal from the windrow or the field for each cutting;
- Final adjustment of a loss;
- The date grazing commences;
- Abandonment of the forage crop; or
- October 15, 2016.

### Important Dates

Sales Closing/Cancellation.....September 30, 2015

Acreage Reporting..... December 15, 2015

### Reporting Requirements

You must report all of your forage acreage, production and any losses, when evident, to your insurance agent.

### Definitions

**Adequate Stand** - A population of live forage plants that equals or exceeds the minimum required number of plants per square foot as shown in the Special Provisions.

**Year of Establishment** - The period between seeding and when the forage crop has developed an adequate stand. Determined by the date of seeding.

### Coverage Levels and Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Share	33	36	36	41	41	45

## Price Elections

A price election is the price you are paid per ton if you have a loss. This is based on the percentage of established price you chose.

You may elect one price election for all the forage in the county unless the Special Provisions provide different price elections by type.

### Established Prices:

Alfalfa:	\$165.00
Red Clover:	\$150.00
Mixture:	\$182.00

## Coverage Options

**Actual Production History (APH)** - You choose the amount of your average yield you wish to insure and the percent of the RMA predicted price. If your production falls below the yield insured, you are paid a loss.

**Area Yield Protection (AYP)** - Protects against widespread yield loss, usually on a county basis.

**Catastrophic Coverage (CAT)** - Pays 50 percent of your average yield and 55 percent of the projected price. You pay a \$300 administrative fee per crop per county, regardless of acreage.

## Insurance Units

**Basic Unit** - Includes all of your insurable forage acreage in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.

**Optional Unit** - If a basic unit consists of two or more sections of land, and you meet record keeping requirements, you may apply for optional units by section. The 10-percent premium discount will not apply.

## Replanting and Prevented Planting

Replant payments, late planting, and prevented planting are not available.

## Loss Example

Assume you have 100 percent share in 100 acres of Alfalfa in the unit, with a guarantee of 3.0 tons per acre and a price election of \$165.00 per ton. Due to adverse weather, you were only able to harvest 50.0 tons. Your indemnity would be calculated as follows:

100	Acres
x 3.0	Tons
300	Ton guarantee
x \$165	Price election
\$49,500	Total value guarantee
50	Actual tons produced
x \$165	Price election
\$8,250	Total value tons produced
\$49,500	Total value guarantee
- \$8,250	Total value tons produced
\$41,250	Loss
x 1.0	Share
\$41,250	Final Payment

## Where to Buy Crop Insurance

You can buy a crop insurance policy from approved participating insurance agents. You can get a list of agents at any USDA service center or on the RMA website: <http://www.rma.usda.gov/tools/agent.html>

## Contact Us

USDA/Risk Management Agency  
Springfield Regional Office  
3500 Wabash Avenue  
Springfield, IL 62711-8287  
Telephone: (217) 241-6600  
Fax: (217) 241-6618  
E-mail: [rsoil@rma.usda.gov](mailto:rsoil@rma.usda.gov)

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