

## Springfield Regional Office — Springfield, IL

Revised December 2016

# Forage Seeding

## Michigan

### Crop Insured

You can insure all spring seeded forage if:

- It consists of spring planted pure alfalfa, alfalfa grass mix, pure birdsfoot trefoil, or birdsfoot trefoil grass mix;
- You have a share;
- It is grown solely for harvest as certified seed or under a forage seed contract that is executed on or before the acreage reporting date; and
- It achieves a normal stand.

A pure stand must contain 60 percent or more of Alfalfa or birdsfoot trefoil. A mixed stand contains more than 25 percent but less than 60 percent of either alfalfa or birdsfoot trefoil.

Fall planted acreage may be insurable through a written agreement.

### Counties Available

Forage seeding is insurable in Bay, Clinton, Iosco, Isabella, Ogemaw, Osceola, Sanilac, and Shiawassee 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 the later of:

- The date we accept your application; or
- The date you plant the crop.

Coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the forage, if after August 15, 2017;

- Final adjustment of a loss;
- Abandonment of the crop;
- The date grazing begins; or
- May 21 following the calendar year of seeding.

### Important Dates

Sales Closing.....	March 15, 2017
Cancellation.....	March 15, 2017
Final Planting.....	May 25, 2017
Acreage Report.....	July 15, 2017

### Reporting Requirements

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

### Definitions

**Normal Stand** - A population of live plants per square foot that meets the minimum required number of plants.

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. Subsidy levels shown are the lowest available. Levels may vary based on individual policy selections. 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

### Coverage Options

**Dollar Plan of Insurance** - You choose one of several dollar amounts of insurance per acre.

**Catastrophic Risk Protection Coverage (CAT) -**  
Pays 50 percent of your average yield and 55 percent of the projected price. CAT has no premium but does have a \$300 administrative fee per crop per county.

### Loss Example

This example assumes a 100-percent share of 100 planted acres with 30 acres having a remaining stand of 75 percent or greater at the time of loss. The amount of insurance is \$210.00 per acre.

Liability:

100	Acres
<u>x \$210</u>	Amount of insurance per acre
\$20,100	Total amount of insurance

Total Established Stand:

30	Acres
<u>x \$210</u>	Insurance per acre
\$6,300	Production to count

Amount of Loss:

\$20,100	Liability
<u>- \$6,300</u>	Production to count
<b>\$13,800</b>	<b>Final Payment</b>

### Where to Buy Crop Insurance

You can buy a crop insurance policy from approved participating 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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