Forage Production
Michigan

Crop Insured
You can insure forage production if it is:
- Pure alfalfa;
- Alfalfa and grass mix;
- Birdsfoot trefoil; or
- Birdsfoot trefoil and grass mix.
For which:
- Premium rates are provided;
- You have a share; and
- Is grown one or more years after the year of establishment.

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 Available
Allegan, Alpena, Barry, Chippewa, Clare, Clinton, Delta, Huron, Ionia, Isabella, Jackson, Kent, Lapeer, Mecosta, Menominee, Missaukee, Montcalm, Newaygo, Ogemaw, Osceola, Ottawa, Sanilac, and Washtenaw counties.

Causes of Loss
You are protected against the following:
- Adverse weather;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures; or
- Wildlife.

Insurance Period
Coverage begins on fall seeded acreage October 16, 2017, following the year of establishment on acreage that has an adequate stand.

Coverage begins on spring seeded acreage May 22, 2018, 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, 2018.

Important Dates
- Sales Closing/Cancellation: September 30, 2017
- Acreage Reporting: November 15, 2017

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 Premium 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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
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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 agent.
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.

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.
Catastrophic 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.

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 $138.00 per ton. Due to adverse weather, you were only able to harvest 50.0 tons. Your insurance payment would be calculated as follows:

100 Acres
x 3.0 Tons
300 Ton guarantee
x $138 Price election
$41,400 Total value guarantee

50 Actual tons produced
x $138 Price election
$6,900 Total value tons produced

$41,400 Total value guarantee
- $6,900 Total value tons produced
$34,500 Loss
x 1.0 Share
$34,500 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 web site 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
Email: rsoil@rma.usda.gov

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