

Springfield Regional Office — Springfield, IL

Revised August 2017

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.

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.

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

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Visit our online publications/fact sheets page at www.rma.usda.gov/aboutrma/fields/il_rso/.

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