

# Forage Production

## Nebraska

### Crop Insured

The crop insured will be planted perennial alfalfa or a mixture of perennial alfalfa and perennial grasses in which you have a share, that is planted for harvest, and is grown after the year of establishment. The policy **does not cover** any forage that:

- Is grown with a non-forage crop;
- Does not have an adequate stand at the beginning of the insurance period. An adequate stand requires a minimum number of living alfalfa plants per square foot for each year after the year of establishment (as shown below); or
- Exceeds the age limitations for forage stands contained in the special provisions and the chart below.

#### All Counties:

Living Alfalfa Plants/sq.ft.	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr	6th Yr	7th Yr	8th Yr
Irr. Alfalfa	9.0	6.0	4.5	4.5	4.5	4.5	4.5	**
Irr. Alfalfa/Grass Mix	3.0	2.0	1.5	1.5	1.5	1.5	1.5	**
Irr. Grass/Alfalfa Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	**
NI Alfalfa	6.0	4.0	3.0	3.0	3.0	*	*	**
NI Alfalfa/Grass Mix	2.0	1.3	1.0	1.0	1.0	*	*	**
NI Grass/Alfalfa Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	**

\*Overage stands are not insurable as the alfalfa type or alfalfa grass mixture type and must be insured as grass alfalfa mixture type.

\*\*The grass alfalfa mixture type includes all overage alfalfa and alfalfa grass mixtures the 8th and succeeding years after the year of establishment, as long as there are at least 0.2 living alfalfa plants per square foot. No maximum age limitation applies.

### Counties Available

APH forage production insurance is available in Boyd, Cedar, Custer, Holt, Howard, Keya Paha, Knox, Sherman, and Valley counties.

Coverage in other counties may also be available by individual written agreement if certain criteria are met, including records for at least three years of production history.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire<sup>3</sup>  
Insects<sup>4</sup>  
Plant disease<sup>4</sup>  
Wildlife

<sup>1</sup>Such as hail, freeze, excess wind, excess rain, drought, and tornado.

<sup>2</sup>If due to an insured cause of loss within the insurance period.

<sup>3</sup>If due to natural causes.

<sup>4</sup>Only if effective control measures do not exist for such infestation.

### Insurance Period

Insurance begins on acreage with an adequate stand for the calendar year following the year of seeding for spring planted forage, April 15, and for fall planted forage, October 16. Insurance ends at the earliest of: (1) total destruction of the crop, (2) removal from the windrow or the field for each cutting, (3) final adjustment of loss, (4) the date grazing commences on the forage crop, (5) abandonment of the forage crop, or (6) October 15 of the crop year.

### Reporting Requirements

**Acreage Report**—You must report all your forage acreage in the county in which you have a share by the acreage reporting date.

**Underwriting Report**—You must complete the forage production underwriting report and submit a copy to your agent before insurance attaches. This report identifies each field and certifies basic information needed to determine type classification, unit structure, and insurability of the stand.

## Important Dates

Sales Closing Date..... September 30, 2010  
Cancellation Date..... September 30, 2010  
Fall Seeded Acreage Report Date .....Nov. 15, 2010  
Premium Billing .....July 1, 2011  
End of Insurance ..... October 15, 2011

## Definitions

**Adequate Stand** — A population of live plants per square foot that meets the minimum required number of plants as shown in the Special Provisions.

## Coverage Levels and Premium Subsidies

Forage production may be insured at the coverage levels shown. Crop insurance premiums are subsidized as shown. 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.

Subsidy Factor		Percent						
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75	
Basic Unit	1.000	0.670	0.640	0.640	0.590	0.590	0.550	
Optional Unit		0.670	0.640	0.640	0.590	0.590	0.550	

## Catastrophic Coverage

Catastrophic coverage (CAT) is available at 50 percent of your yield and 55 percent of the price election. The total cost for CAT coverage will be an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

## Price Elections

Price of compensation per ton in case of loss:  
Established price for alfalfa and alfalfa grass mixture is \$93.00/ton. Established price for grass alfalfa mixture is \$83.00/ton.

## Insurance Units

**Basic Unit:** A basic unit includes all of your insurable forage production 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 certain record keeping requirements are met, you may apply for optional units by section. The 10-percent premium reduction does not apply.

## Plans of Insurance

**Actual Production History (APH)** — Production guarantee based on individual yield history, protection is for yield loss only.

## Replant Provisions

No replant payment is available.

## Late and Prevented Planting

No late or prevented planting is available.

## Loss Example

A loss occurs when the tons of forage production for the unit fall below the production guarantee. This example assumes a 3.5 ton per acre APH yield for alfalfa, 70-percent coverage level, 100 percent of the established price and basic unit coverage.

$$\begin{array}{r} 3.5 \text{ tons per acre APH yield} \\ \times .70 \text{ percent coverage level selected} \\ \hline 2.45 \text{ tons guarantee*} \\ - 1.45 \text{ tons per acre actually produced} \\ \hline 1.0 \text{ tons per acre loss} \\ \times \$75.00 \text{ price election} \\ \hline \$75.00 \text{ gross indemnity*} \end{array}$$

\*Figures shown on a per acre basis; guarantees and losses paid are on a unit basis. See policy provisions.

## Download Copies from the Web

Visit our online publications/fact sheets page at:  
[http://www.rma.usda.gov/aboutrma/fields/ks\\_rso/](http://www.rma.usda.gov/aboutrma/fields/ks_rso/)

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write to: USDA, Director, Office of Civil Rights, Room 1400 Independence Avenue, S.W., Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.