

# Prevented Planting Insurance Provisions

## Flood

### Flood and Prevented Planting

Prevented planting is a failure to plant an insured crop with the proper equipment by the final planting date designated in the insurance policy's actuarial documents or during the late planting period, if applicable, due to an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics. Final planting dates and late planting periods vary by crop and by area. Producers should refer to the policy provisions or contact your crop insurance agent for more information.

Unless otherwise shown on the Special Provisions of Insurance, the Crop Provisions for each crop specify whether prevented planting is available. Crop insurance policies with prevented planting provisions provide valuable coverage to producers when **flooding** prevents planting. Because farming is complex, and land characteristics vary from field to field, eligibility for a prevented planting payment must be determined on a case-by-case basis. In general, an insured cause of loss must have occurred within the insurance period on eligible acreage. To be eligible, acreage must be normally physically available for planting, must have been planted in at least **1 of the 4 most recent years** and must meet all other applicable policy provisions.

Prevented planting coverage due to floods, hurricanes, or excess precipitation that occurs during the insurance period and prevents other producers from planting acreage with similar characteristics, is available for most crops. Because conditions vary significantly between geographic areas, loss determinations are based on each producer's circumstances. You must first contact your crop insurance agent to report a prevented planting loss.

Prevented planting coverage is also available if you are unable to plant because of residual salt in the soil or irrigation water supply because of an insured cause of loss (such as hurricane or flood), as long as the event occurred during the prevented planting insurance period. You must report and document the cause of loss. Your crop insurance provider must determine whether the loss is insurable and may ask you for additional documentation from agricultural experts to support the prevented planting claim.

The prevented planting guarantee for most crops is 60 percent of the production guarantee for timely planted

acreage (65 or 70 percent if available and chosen by the sales closing date unless a cause of loss that could or would prevent planting is evident when your application for increased coverage is completed). For both yield and revenue protection, prevented planting payments are based on the projected price. There is no prevented planting coverage under the Group Risk Plan, the Group Risk Income Protection, or for policies insured at the Catastrophic Risk Protection coverage level.

### Notice of Prevented Planting

**You are required** to provide a notice that you were prevented from planting an insured crop within 72 hours after:

- (a) The final planting date, if you do not intend to plant the insured crop during the late planting period or if a late planting period is not available; or
- (b) You determine you will not be able to plant the insured crop within an available late planting period.

### Carryover Policyholders

**If you had an insurance policy the year before** (carryover policyholders) you are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the previous crop year, provided insurance was in force **continuously** since that date, and all other prevented planting requirements are met.

### New Policyholders

If you are a new policyholder you are eligible for prevented planting payments if the insured cause of loss occurred on or after the sales closing date for the current crop year and all other requirements for prevented planting have been met.

For example, the corn sales closing date for the crop year is March 15. An insured cause of loss occurs on or after March 15. For the current crop year, a new policyholder or a carryover policyholder could be eligible for a prevented planting payment for the current crop year. However, if a cause of loss that prevents planting in the current year occurred between March 15 of the previous year and March 14 of the current year, only the carryover policyholder would be eligible for a prevented planting payment.

## What choices do I have if I am prevented from planting by the final planting date?

You may:

- Plant the insured crop during the late planting period, if applicable. The late planting period is generally 25 days after the final planting date but varies by crop and area, as specified in the policy. For most crops, the timely planted production guarantee is reduced 1 percent per day for each day planting is delayed after the final planting date.
- Plant the insured crop after the late planting period (or after the final planting date if a late planting period is not available), in which case the insurance guarantee will be the same as the insurance guarantee provided for prevented planting coverage.
- Leave the acreage idle (black dirt) and receive a full prevented planting payment.
- Plant a cover crop and receive a full prevented planting payment (but do not hay or graze this cover crop before November 1 or otherwise harvest it at any time).
- Plant another crop (second crop) after the late planting period or after the final planting date if no late planting period is available. You may also hay or graze a cover crop after the end of the late planting period or after the final planting date if no late planting period is available but before November 1. You may also harvest the second crop at any time, and receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.

## Keep Good Documents

Good documentation is key to receiving prevented planting payments. You should work with your local crop insurance provider to determine the documentation needed for your specific prevented planting claim.

## Payment Reductions May Not Apply

If you meet the double-cropping requirements specified in the policy, the 65-percent payment reduction does not apply to a prevented planting payment for the first insured crop when:

- (1) A second crop is planted; or
- (2) A cover crop is hayed, grazed, or otherwise harvested.

The double-cropping requirements specified in the policy are:

- (1) The practice of planting two or more crops for harvest in the same crop year on the same acreage is generally recognized by agricultural experts (including organic agricultural experts) for the area;

- (2) The second or additional crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area;
- (3) Additional coverage insurance offered under the authority of the Federal Crop Insurance Act is available in the county on the two or more crops that are double cropped; and
- (4) You provide records showing the number of acres double-cropped in 2 of the last 4 crop years the first insured crop was planted.

## For More Information

For more information, please see the prevented planting handbook at [http://www.rma.usda.gov/handbooks/25000/2013/13\\_25370-3h.pdf](http://www.rma.usda.gov/handbooks/25000/2013/13_25370-3h.pdf)

## Where to Buy Crop Insurance;

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA web site at: <http://www.rma.usda.gov/tools/agent.html>

## Contact Us:

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