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Water Containment And Diversion

SAINT PAUL, MN May 9, 2013 – The USDA Risk Management Agency (RMA) would like to remind producers impacted by water containment and diversion structures to check with your crop insurance agent about the insurability of acres affected.

Crop insurance is provided for losses due to unavoidable, **naturally** occurring events. Acreage flooded by water contained by or within structures such as dams, locks, or reservoir projects is **not** considered to be an insurable cause of loss if the water stays *within* the designed limit. Insurance coverage will attach to acreage impacted by stored or diverted water if the acreage can be timely planted to an insurable crop using good farming practices. Any subsequent loss must be from an unavoidable, naturally occurring event within the insurance period. Flood damage to acreage located *above* the design limit is considered to be an insurable cause of loss.

Section 508(a)(1) of the Federal Crop Insurance Act states, “To qualify for coverage under a plan of insurance, the losses of the insured commodity must be due to **drought, flood, or other natural disaster**.”

Crop insurance is provided for losses due to **unavoidable, naturally occurring events**. This language is found in section 12 of the Common Crop Insurance Policy Basic Provisions.

Contact your local crop insurance agent to determine final plant dates, late planting and prevented planting procedure for your specific crop/county. More information on Water Containment and Diversion can be found on our fact sheet at

http://www.rma.usda.gov/fields/mn_rso/2013/2013watercontainmentdiversion.pdf.

Crop insurance is sold and delivered solely through private crop insurance agents. Contact a local crop insurance agent for more information about the program. A list of crop insurance agents is available at all USDA Service Centers or on the RMA web site at

<http://www.rma.usda.gov/tools/agents/>.

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