

St. Paul Regional Office — St. Paul, MN

2014 Crop Year
Revised August 2013

Forage Production APH

Iowa, Minnesota, and Wisconsin

Crop Insured

All the forage in the county is insurable in which you have a share and may be a stand of:

- Pure alfalfa, or alfalfa and grass in which 60 percent or more of the ground cover is alfalfa;
- Mixed alfalfa and grasses in which alfalfa comprises more than 25 percent but less than 60 percent of the ground cover; or
- Red clover, or a stand of red clover and grass in which 60 percent or more of the ground cover is red clover.

To be insurable, the crop must be grown after the year of establishment. The **year of establishment** is the calendar year of seeding if seeded before July 1; the calendar year following the year of seeding if seeded July 1 or later.

Exclusion - We do not insure any acreage that:

- Does not have an adequate stand at the beginning of the insurance period;
- Is grown with a non-forage crop;
- Exceeds the age limitation for forage stands contained in the special provisions. (shown below)

An adequate stand requires the following minimum living plants per square foot after the year of establishment.

	First Year	Second Year	Third thru Fifth Year*
Alfalfa	9	6	4 1/2
Alfalfa Grass	6	4	3
Red Clover	12	8	8* (third year only)

Counties Available

Forage production APH insurance is available in nearly all counties in Minnesota and Wisconsin, and in 85 counties in Iowa.

Causes of Loss

- Adverse weather conditions such as natural perils such as hail, frost, freeze, wind, drought, and excess moisture
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Fire, if due to natural causes
- Insects, but not damage due to insufficient or improper application of pest or disease control measures
- Plant disease, but not damage due to insufficient or

improper application of pest or disease control measures

- Wildlife

Insurance Period

Insurance coverage begins October 16, 2013 on acreage that has an adequate stand and that was seeded before the 2013 crop year. Insurance coverage begins May 22, 2014 on acreage that has an adequate stand and that was seeded in Spring 2013 (before July 1). Insurance ends with the earliest occurrence of one of the following conditions:

- 1) Total destruction of the crop;
- 2) Removal from the windrow or the field for each cutting;
- 3) Final adjustment of a loss;
- 4) Date grazing starts on the forage crop (grazing is allowed during winter dormancy of the crop; see special provisions of insurance);
- 5) Abandonment of the crop; or
- 6) October 15, 2014.

Reporting Requirements

Acreage Report - You must give a report of all your forage production acreage in the county by the acreage reporting date.

Forage Production Underwriting Report - You must complete a forage production underwriting report for each field of forage production and submit a copy of the report to your agent before insurance will attach.

Important Dates

Sales Closing Date Sept 30, 2013
Production Reporting Date.....Nov 14, 2013
Acreage Reporting Date (MN,WI).....Nov 15, 2013
Acreage Reporting Date (IA) Dec 15, 2013
Premium Billing Date July 1, 2014

Definitions

APH Yield - The actual production history (APH) yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual and/or assigned yields.

Unit - The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity (loss payment).

Production Guarantee - Number of tons guaranteed per unit. Multiply your APH yield (per acre) by the coverage level percentage you choose and by the number of acres in the unit.

Coverage Levels and Premium Subsidies

Forage production may be insured at the coverage levels shown in the table below. Crop insurance premiums are subsidized as shown. For example if you choose the 75-percent coverage level, your coverage will be 75 percent of your approved APH yield, 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	80*	85*
Prem. Subsidy	67	64	64	59	59	55	48	38
Your Share	33	36	36	41	41	45	52	62

* Not available in all counties

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

Price Election

Price of compensation per ton in case of loss.

Established Price.....\$180 per ton

Unit Division

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 recordkeeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply.

Insurance Plans

Actual Production History - The production guarantee is based on your **individual** yield history.

Area Risk Protection Insurance (ARPI) - Insures against widespread production loss based on **county average** yields. No individual loss protection is available. ARPI for forage production is explained on a separate fact sheet. Available for select counties in Minnesota and Wisconsin. Not available in Iowa.

Loss Example

A loss occurs when the tons of forage production produced for the unit fall below the production guarantee due to

damage from a covered cause of loss. Assume 4.5 tons per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

4.5	Tons per acre APH yield
x 0.75	Coverage level
3.4	Tons per acre guarantee
- 2.0	Tons per acre actually produced
1.4	Ton per acre loss
x \$180	Price election
\$252.00	Gross indemnity per acre
- \$19	Premium per acre (varies by county)
\$233.00	Net indemnity per acre

Figures shown per acre and guarantees and losses paid are by unit. See policy provisions or talk to your insurance agent for more information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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:

www3.rma.usda.gov/apps/agents/

Contact Us

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