

St. Paul Regional Office — St. Paul, MN

Revised August 2014

Forage Production APH

Iowa, Minnesota, and Wisconsin

Crop Insured

All forage in the county is insurable if:

- You have a share;
- Grown as pure alfalfa, or alfalfa and grass in which 60 percent or more of the ground cover is alfalfa;
- Grown as mixed alfalfa and grasses in which alfalfa comprises more than 25 percent but less than 60 percent of the ground cover;
- Grown as red clover, or a stand of red clover and grass in which 60 percent or more of the ground cover is red clover; and
- 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.

Forage may not be insured if:

- It does not have an adequate stand at the beginning of the insurance period;
- Grown with a non-forage crop; and
- It exceeds the age limitation for forage stands contained in the special provisions shown in the below.

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

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

This fact sheet applies only to the available Common Crop Insurance policy plans of insurance. Contact a crop insurance agent for further explanation.

Counties Available

See actuarial documents at webapp.rma.usda.gov/apps/ActuarialInformationBrowser2015/CropCriteria.aspx for insurable counties. The crop may be insurable in other counties by written

agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions such as natural perils of 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;
- Plant disease and insects, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- Date we accept your application;
- October 16, 2014, on acreage that has an adequate stand and that was seeded before the 2014 crop year; or
- May 22, 2015, on acreage that has an adequate stand and that was seeded in Spring 2014 (before July).

Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Removal from the windrow or the field for each cutting;
- Final adjustment of a loss;
- Date grazing starts on the forage crop (grazing is allowed during winter dormancy of the crop; see special provisions of insurance);
- Abandonment of the crop; or
- October 15, 2015.

Important Dates

Sales Closing	September 30, 2014
Production Reporting	November 14, 2014
Acreage Reporting (MN,WI) ..	November 15, 2014
Acreage Reporting (IA).....	December 15, 2014
Premium Billing	July 1, 2015

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.

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. 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.

Item	Unit	Percent							
Cov. Level		50	55	60	65	70	75	80	85
Subsidy	BU	67	64	64	59	59	55	48	38
	OU	67	64	64	59	59	55	48	38

BU - Basic Unit

OU - Optional Unit

Price Election

Price of compensation per ton in case of loss.

Established Price.....\$175 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 \$175	Price election
\$245.00	Gross indemnity per acre
- \$19	Premium per acre (varies by county)
\$226.00	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 website at

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

Contact Us

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