

St. Paul Regional Office — St. Paul, MN

Revised June 2015

Prevented Planting

Iowa, Minnesota, and Wisconsin

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. Final planting dates and late planting periods vary by crop and by area. Prevented planting coverage due to an insured cause of loss that occurs during the insurance period and prevents other producers from planting acreage with similar characteristics, is provided for most crops. You 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. 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. Because conditions vary significantly between geographic areas, loss determinations are based on each policyholder's circumstances. You must first contact your crop insurance agent to report a prevented planting loss.

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 elected by the sales closing date, unless a cause of loss that could or would prevent planting is evident when 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 Area Risk Protection Insurance (ARPI).

To Be Eligible for Prevented Planting

To be eligible, acreage must be insurable and be available for planting. Available for planting means the acreage must:

- Be free of trees, rocky outcroppings, or other factors that prevent proper and timely preparation of the seedbed for planting and harvest of the crop in the crop year;
- Not be enrolled in the Conservation Reserve Program (CRP);
- Not be planted to a perennial crop (i.e., trees or vines either planted on the acreage, or not removed from the acreage in a proper or timely manner, thus preventing the timely planting of a crop for the crop year); and
- Not have pasture, rangeland or forage in place. (Refer to section 17(f)(6) of the Basic Provisions).

Iowa and Minnesota have an additional requirement for eligibility in the Special Provisions.

In at least one of the four most recent crop years immediately preceding the current insured crop year, have been planted to a crop:

- Using recognized good farming practices;
- Insured under the authority of the Federal Crop Insurance Act (Act); and
- That was harvested, or, if not harvested, was adjusted for claim purposes under the authority of the Act due to an insured cause of loss (other than a cause of loss related to flood or excess moisture).

Once any acreage does not satisfy the criteria set forth within 5 (a) (b) and (c) in one of the four most recent crop years immediately preceding the insured crop year, such acreage will be considered physically unavailable for planting until the acreage has been planted to a crop in accordance with (a) (b) and (c)

above for two consecutive crop years.

Intended Acreage Report

When, in the four most recent crop years, you did not plant any crop in the county for which prevented planting insurance was available or has not received a prevented planting insurance guarantee, you must complete and submit an intended acreage report to your crop insurance company for the purpose of establishing the potential maximum number of eligible prevented planting acres.

Notice of Prevented Planting

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

- 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 applicable; or
- You determine you will not be able to plant the insured crop within any applicable late planting period.

You must report and document the cause of loss. Your crop insurance company must determine whether the loss is insurable and may ask you for additional documentation from agricultural experts to support the prevented planting claim.

Carryover Policyholders

Policyholders who had an insurance policy the prior year (carryover policyholders) 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

New policyholders 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 current 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 you have if you are prevented from planting by the final planting date?

- 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 applicable) and the insurance guarantee will be reduced to the prevented planting guarantee if you choose to insure the crop.
- Leave the acreage idle (black dirt) and receive a full prevented planting payment. Conservation improvements are allowed.
- 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 or chop it at any time).
- Plant a cover crop after the late planting period and hay, graze, chop, or otherwise harvest it before November 1 and receive 35 percent of a prevented planting payment for your first crop; or wait to hay or graze it on or after November 1 and receive a full prevented planting payment for your first crop.
- 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 harvest the second crop at any time, and receive a prevented planting payment equal to 35 percent of the prevented planting guarantee for the first crop.

Contact a crop insurance agent to discuss these options.

Keep Good Documents

Good documentation is key to receiving prevented planting payments. You should work with your crop insurance agent to determine what documentation is needed.

For More Information

The Prevented Planting Handbook is available on the RMA website at

http://www.rma.usda.gov/handbooks/25000/2015/15_25370.pdf.

Where to Buy Crop Insurance

All multi-peril crop insurance, including catastrophic insurance 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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