

St. Paul Regional Office — St. Paul, MN

Revised February 2016

Forage Seeding

Iowa, Minnesota, and Wisconsin

Crop Insured

The crop may be insured in the county if:

- The current year spring planted is perennial alfalfa, alfalfa grass mixtures (at least 25 percent of the ground cover is alfalfa); or
- Red clover; and
- You have a share.

Acreage planted with the intention of grazing is not insurable. Acreage planted with a nurse crop will not be insurable unless the nurse crop is planted at a rate of no more than 50 percent of the normal planting rate. Contact a crop insurance agent for further explanation.

Counties Available

See actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2016/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 when the forage seeding is planted and ends with the earliest occurrence of one of the following :

- Total destruction of the crop;
- The first harvest of the unit after the late harvest date specified in the special provisions for your county;
- Final adjustment of a loss;
- Abandonment of the crop;
- The date grazing commences on the crop; or
- May 21, 2017.

Reporting Requirements

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

Important Dates

Sales Closing	March 15, 2016
Final Planting	Varies by County
Acreage Reporting	July 15, 2016
Premium Billing	August 15, 2016

Definitions

Dollar Plan of Insurance - This plan offers the producer the opportunity to select one of several dollar amounts of insurance per acre. The available coverage elections and the rates are indicated on the actuarial table.

Normal Stand - A population of live plants per square foot that meets the minimum required number of plants as shown in the special provisions.

Unit - The insurable acreage used to determine the dollar guarantee and any indemnity (loss payment).

Coverage Levels and Premium Subsidies

Instead of guaranteeing production, the policy guarantees a dollar amount of coverage, depending on the level of coverage selected.

Coverage Levels	CAT	50%	55%	60%	65%
\$ Amount of Coverage	\$76	\$137	\$150	\$164	\$177

Coverage Levels	70%	75%	80%	85%
\$ Amount of Coverage	\$191	\$205	\$218	\$232

Crop insurance premiums are subsidized as shown in the table below. For example if you select the 75 percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium. The total cost for Catastrophic Risk Protection (CAT) coverage is an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees, in addition to 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

Unit Division

Basic Unit (BU) - A basic unit includes all of your insurable forage seeding acreage in the county by share arrangement. Premium discounts apply.

Optional Unit (OU) - 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.

Loss Example

A loss occurs when the crop value falls below the guaranteed dollar amount as a result of damage from a covered cause of loss. This example assumes one basic unit at 75-percent level of coverage and 100 planted acres, with 30 acres having a fully established stand and 70 acres at 50 percent stand.

100 Acres
x \$205 Amount of insurance per acre
\$20,500 Liability

30 Established acres
x \$205 Amount of insurance per acre
\$6,150 Total established stand

\$20,500 Liability
- \$6,150 Total established stand
\$14,350 Indemnity

The amount of indemnity on any spring planted acreage will be reduced 50 percent if the stand is less than 75 percent, but more than 55 percent of a normal stand. A stand of 55 percent or less will be indemnified at 100 percent.

Your premium will be deducted from any indemnity

payment. See policy provisions.

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

Contact Us

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