

Saint Paul Regional Office — St Paul, MN

Revised July 2018

Water Containment and Diversion

Iowa and Minnesota

Insurable Acreage

- Crop insurance is provided for losses due to unavoidable, naturally occurring events.
- Insurance coverage will attach to insurable 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.

Coverage Qualification

Section 508(a)(1) of the Federal Crop Insurance Act states in part, “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.”

Causes of Loss

Insurance is provided only to protect against unavoidable, naturally occurring events. See the covered causes of loss for each crop in the applicable Crop Provisions at www.rma.usda.gov/policies/2018policy.html. All other causes of loss are not covered, including:

- Water that is contained by, or within, structures that are designed to contain a specific amount of water, such as dams, locks or reservoir projects, on **any acreage** when such water stays within the designed limits. (This is not limited to acreage within an unrated or high risk map area.)

For example, a dam is designed to contain water to an elevation of 1,200 feet but you plant a crop on acreage at an elevation of 1,100 feet. A storm causes the water behind the dam to rise to an elevation above 1,200 feet. Under such circumstances, the resulting damage would not be an insurable cause of loss.

However, if you planted on acreage that was above 1,200 feet elevation, any damage caused by water that exceeded that elevation would be an insurable cause of loss.

Prevented Planting

You will not receive a prevented planting payment if you are unable to plant the insured crop because of an uninsurable cause of loss, such as lack of proper equipment or labor to plant acreage, use of a particular production method, or flooding caused by water contained within structures, such as dams, locks, or reservoirs, when the water is within the structure’s designed limit.

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 www.rma.usda.gov/tools/agent.html.

Contact Us

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