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.)

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
USDA/RMA
St. Paul Regional Office
30 7th Street East, Suite 1890
St. Paul, MN 55101
Phone: (651) 290-3304
Fax: (651) 290-4139
Email: rsomn@rma.usda.gov

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This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.