

St. Paul Regional Office — St. Paul, MN

Revised December 2017

Forage Seeding

Iowa, Minnesota, and Wisconsin

Crop Insured

You can insure forage seeding if:

- You have a share;
- It is planted during the current crop year, or replanted during the calendar year following planting, to establish a normal stand of forage;
- It is not grown with the intent to be grazed; and
- It is pure alfalfa;
- It is alfalfa and grass mix; or
- It is pure red clover.

A pure stand contains 60 percent or more of either alfalfa or red clover. A mixed stand contains more than 25 percent, but less than 60 percent of alfalfa.

Counties Available

See counties available in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2018/CropCriteria.aspx. 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 hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured cause of loss 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; or
- Date when the forage is planted.

Insurance coverage ends at the earliest of:

- 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, 2019.

Important Dates

Sales Closing/Cancellation.....March 15, 2018
Final PlantingVaries by county
Acreage ReportingJuly 15, 2018
Premium BillingAugust 15, 2018

Reporting Requirements

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

Definitions

Normal Stand - A population of live plants per square foot that meets the minimum required number of plants.

Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. 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 80-percent and 85-percent coverage levels are available in select counties.

Coverage Level (percent)		50	55	60	65	70	75	80	85
Subsidy Factor	Basic Unit	67	64	64	59	59	55	48	38
	Optional Unit	67	64	64	59	59	55	48	38

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 land in two or more sections, and certain recordkeeping requirements are met, you may apply for optional units by section.

Insurance Plans

Dollar Plan of Insurance - Allows you to select one of several dollar amounts of insurance per acre. The available coverage elections and the rates are shown on the following table.

Coverage Level (percent)	CAT	50	55	60	65
\$ Amount of Coverage	76	138	152	166	179
Coverage Level (percent)	70	75	80	85	
\$ Amount of Coverage	193	207	221	234	

Loss Example

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 \$207 Amount of insurance per acre
\$20,700 Liability

30 Established acres
x \$207 Amount of insurance per acre
\$6,210 Total established stand

\$20,700 Liability
- \$6,210 Total established stand
\$14,490 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 paid 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 www.rma.usda.gov/tools/agent.html.

Contact Us

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