

# Billings Regional Office — Billings, MT

Revised February 2015

# Alfalfa (Forage) Seed Pilot

## Montana and Wyoming

### Crop Insured

Irrigated alfalfa seed is insurable if:

- It is grown solely for harvest as certified forage seed under certification standards of a certifying agency **or** grown under a forage seed contract; and
- It has a dormancy rating of 1 to 4.

The policy **does not cover** forage seed crop that:

- Is interplanted with another crop;
- Does not have an adequate stand at the beginning of the insurance period as shown below;
- Exceeds the earlier of the maximum age of stand stipulated by the originator of the certified seed or the 5th and succeeding crop year after the crop year of initial seeding; or
- Is utilized for any purpose during the crop year other than for seed production.

ESTABLISHED STAND (# living & fully developed alfalfa plants/sq. ft.)	FALL PLANTED SEED TO SEED (# living alfalfa plants/sq. ft.)	SPRING PLANTED SEED TO SEED (# living alfalfa plants/sq. ft.)
.20	.50	.50

### Counties Available

**Montana** - Big Horn County.

**Wyoming** - Big Horn, Park counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril occurring during the insurance period;
- Fire;
- Insects and plant diseases, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

### Uninsured Causes of Loss

Unless solely and directly caused by an insurable cause of loss, uninsured causes of loss can occur if:

- The crop has not being timely harvested;
- An insufficient supply of pollinators was used;
- A failure of certification standard or seed contract acceptance is caused by failure to follow proper isolation requirements or inadequate weed control; and/or
- A failure of certification standard or seed contract acceptance is due to failure to follow all other certification or contract requirements.

### Insurance Period

Insurance attaches on acreage with an adequate stand on May 15 following the year of seeding for spring seeded acreage and October 1 following the year of seeding for fall seeded acreage:

- Total destruction of the crop;
- The date grazing commences;
- September 30;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

### Important Dates

Sales Closing.....September 30, 2014  
 Acreage Reporting (for established stands and fall planted seed to seed).....January 15, 2015  
 Acreage Reporting (for spring planted seed to seed).....July 15, 2015  
 Production Reporting Date .....December 15, 2015

### Reporting Requirements

**Acreage Report** - You must report all acreage of your alfalfa seed in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreage reporting date.

*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.*

## Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is available at 50 percent of your average yield and 55 percent of the reference dollar amount. The cost for CAT coverage is an administrative fee of \$300, regardless of the acreage. There is no additional premium for CAT. Crop insurance premiums are subsidized as shown in the following table. Available coverage levels are 50-75 percent of the maximum dollar amount of insurance shown on the actuarial table.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

For example, if you choose the 75 percent coverage level, your premium share would be 45 percent of the base premium.

## Price Elections

The value per pound is established in the forage seed contract. For certified seen not under a seed contract the price election is \$2.00 per pound.

## Insurance Plans Available

**Actual Production History (APH)** - Provides protection against a production loss. Guarantee is based on individual yield history multiplied by the price election.

## Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or loss:

- Protect the crop from further damage by providing sufficient care;
- Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- You cannot destroy or put the crop to another use without prior approval.

## 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: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

USDA/Risk Management Agency  
Billings Regional Office  
3490 Gabel Rd - Suite 100  
Billings, MT 59102-7302  
Telephone (406) 657-6447  
Fax (406) 657-6573  
E-mail: [rsomt@rma.usda.gov](mailto:rsomt@rma.usda.gov)

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