

Billings Regional Office — Billings, MT

Revised January 2015

Forage Seeding

Montana, North Dakota, South Dakota, and Wyoming

Crop Insured

Perennial alfalfa, perennial grasses, or a mixture that is spring planted during the current crop year to establish a normal stand intended for harvest is insurable. The policy does not cover any forage that is grown with the intent to be grazed, grazed at any time during the insurance period, or interplanted with another crop except barley, flax, oats, or wheat when planted according to the crop provisions. Fall seeded forage may be insurable by written agreement if requested no later than the final plant date of August 31. Insurable types include alfalfa and alfalfa grass mixture (determined by the number of live alfalfa plants per square foot equal to or exceeding the normal stand requirements shown below for the corresponding counties).

Counties Available

Normal Stand

Wyoming - Albany, Big Horn, Carbon, Fremont, Hot Springs, Natrona, Park, Sublette, Sweetwater, Teton, Uinta, and Washakie counties.

Alfalfa plants per square foot

Irrigated Alfalfa	Irrigated Alf/Grass	Nonirr. Alfalfa	Nonirr. Alf/Grass
8.0	3.3	N/A	N/A

Normal Stand

Montana - All counties.

North Dakota - Divide, Williams, Mountrail, and all counties south and west of the Missouri River.

South Dakota - All counties west of the Missouri River.

Wyoming - Sheridan, Johnson, Campbell Crook, Weston, Converse, Niobrara, Platte, Goshen, Laramie, and Lincoln counties.

Alfalfa plants per square foot

Irrigated Alfalfa	Irrigated Alf/Grass	Nonirr. Alfalfa	Nonirr. Alf/Grass
8.0	3.3	6.4	2.7

Normal Stand

North Dakota - Pembina, Walsh, Grand Forks, Steele, Traill, Cass, Ransom, Sargent, Richland counties.

South Dakota - Roberts, Grant, Hamlin, Deuel, Kingsbury, Brookings, Lake, Moody, McCook, Minnehaha, Hutchinson, Turner, Lincoln, Bon Homme, Yankton, Clay, Union counties.

Alfalfa plants per square foot

Irrigated Alfalfa	Irrigated Alf/Grass	Nonirr. Alfalfa	Nonirr. Alf/Grass
12.0	5.1	10.0	4.3

Normal Stand

North Dakota - All counties between and including Burke, Ward, McLean, Burleigh, Emmons, Cavalier, Ramsey, Nelson, Griggs, Barnes, LaMoure, and Dickey counties.

South Dakota - Marshall, Day, Codington, Clark, Beadle, Miner, Hanson, Douglas, Charles Mix and counties west to the Missouri River.

Alfalfa plants per square foot

Irrigated Alfalfa	Irrigated Alf/Grass	Nonirr. Alfalfa	Nonirr. Alf/Grass
12.0	4.0	8.0	2.7

Insurance Period

Insurance coverage begins on the later of the date your application is accepted or the date the insured crop is planted. Coverage ends the earliest of:

- Total destruction of the forage crop;
- May 21;
- First harvest after August 5 (MT, WY) or August 15 (ND, SD) - you may harvest as often as practical on or before that date;
- Abandonment of the forage crop;
- Date grazing starts on the forage crop; or
- Final adjustment of a loss.

Reporting Requirements

Acreage Report - You must report all acreage of your forage seeding in the county, both insured and uninsured, including share, type, practice, and land identifiers by the

acreage reporting date.

Important Dates

Sales Closing.....March 15, 2015
Acreage ReportingJuly 15, 2015
Premium Billing.....August 15, 2015

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

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

Insurance Plans Available

Forage seeding is insured by a dollar insurance plan that offers you the opportunity to choose one of several dollar amounts of insurance per acre.

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 our prior approval.

Loss Example

A loss occurs when the crop value falls below the guaranteed dollar amount. This example assumes one basic unit at 75 percent level of coverage and 100 planted non-irrigated acres with 30 acres fully established and 70 acres at 50 percent stand. (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 less than 55 percent will be indemnified at 100 percent.)

100	Acres
x \$135	Maximum dollar amount
\$13,500	Liability (amount of insurance)
30	Acres
x \$135	Insurance per acre

\$4,050	Production to count
\$13,500	Liability
- \$4,050	Production to count
\$9,450	Indemnity due policyholder

Your premium will be deducted from an indemnity payment.

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/.

Contact Us

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