

## Billings Regional Office — Billings, MT

Revised October 2017

# Alfalfa (Forage) Seed

## 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 one to four.

The policy does not cover a forage seed crop that:

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

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, Carbon, Rosebud, Treasure, and Yellowstone counties.

**Wyoming** - Big Horn and 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 during the insurance period;
- Fire;
- Insects and plant diseases, but not damage due to insufficient or improper application of control measures; or

- Wildlife.

### Uninsured Causes of Loss

Unless solely and directly caused by an insurable cause of loss, the crop may be uninsurable if:

- It has not been timely harvested;
- There was an insufficient supply of pollinators;
- A failure of certification standard or seed contract acceptance was caused by failure to follow proper isolation requirements or inadequate weed control; or
- A failure of certification standard or seed contract acceptance due to the failure to follow all other certification or contract requirements.

### Insurance Period

Insurance begins on acreage with an adequate stand for the calendar year following the year of seeding on:

- May 15 for spring seeded acreage; and
- October 1 for fall seeded acreage.

Insurance coverage ends with the earliest occurrence of one of the following:

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

### Important Dates

Sales Closing .....	September 30, 2017
Acreage Reporting .....	January 15, 2018
for established stands and fall planted seed to seed	
Acreage Reporting .....	July 15, 2018
for spring planted seed to seed	
Production Reporting Date ....	December 15, 2018

## 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.

## Price Elections

The value per pound is established in the forage seed contract. For certified seed not under a seed contract the price election is \$2.25 per pound.

## 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. 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

## Supplemental Coverage Option (SCO)

Provides additional coverage to your underlying policy. The losses are determined by overall area performance for a given year. SCO is only available in select counties. For more information see the SCO fact sheet at [www.rma.usda.gov/pubs/rme/fctsht.html](http://www.rma.usda.gov/pubs/rme/fctsht.html).

## Insurance Plans Available

**Actual Production History (APH)** - Provides protection against a production loss. The 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 crop insurance 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 crop 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](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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