

# Billings Regional Office — Billings, MT

Revised December 2017

## Forage Seeding

### Montana, North Dakota, South Dakota, and Wyoming

#### Crop Insured

Perennial alfalfa or a mixture of perennial grasses and alfalfa that is spring planted during the current crop year and intended to establish a normal stand is insurable. The policy does not cover any forage that is grown with the intent to be 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.

#### Counties Available

Normal stand requirements are shown below for the corresponding counties.

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

#### Minimum required alfalfa plants per square foot

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

**Montana** - All counties.

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

**South Dakota** - All counties west of the Missouri River.

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

#### Minimum required alfalfa plants per square foot

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

**North Dakota** - Cass, Grand Forks, Pembina, Ransom, Richland, Sargent, Steele,

Traill, and Walsh counties.

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

#### Minimum required alfalfa plants per square foot

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

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

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

#### Minimum required 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 with the earliest occurrence of one of the following:

- Total destruction of the forage crop;
- May 21 of the year following planting;
- 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

**Acres 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, 2018  
 Acreage Reporting ..... July 15, 2018  
 Premium Billing..... August 15, 2018

## 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.

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.

## 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 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 our prior approval.

## Loss Example

A loss occurs when the crop value falls below the guaranteed dollar amount. Assume one basic unit at the 75-percent coverage level 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
	<b>\$9,450</b>	<b>Indemnity due policyholder</b>

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 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

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

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