



United States Department of Agriculture
Risk Management Agency

September 2012

2013 COMMODITY INSURANCE FACT SHEET

Forage Seeding

Maine, Maryland, New Hampshire, New Jersey, New York,
Pennsylvania, Vermont

Crop Insured

Alfalfa, or forage mixture containing at least 50 percent alfalfa, clover, birdsfoot trefoil, or any other locally recognized and approved forage legume species (by weight), planted during the current crop year to establish a normal stand of forage is insurable. This policy does **not** cover any acreage that is:

- 1) Grown with the intent to be grazed, or grazed at any time during the insurance period; **or**
- 2) Inter-planted with another crop (except nurse crops).

Counties Available

Forage seeding is insurable in Maine in Aroostook and Penobscot Counties; Maryland in Allegany, Baltimore, Carroll, Cecil, Frederick, Garrett, Harford, Howard, Montgomery, and Washington Counties; New Hampshire in Merrimack County; New Jersey in Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Salem, Somerset, Sussex, and Warren Counties; New York in Cattaraugus, Genesee, Jefferson, Madison, Ontario, Orange, Otsego, and St. Lawrence Counties; Pennsylvania in all counties except Philadelphia County; and Vermont in Addison County.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire
 Insects³
 Plant disease³
 Wildlife

¹Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.

²If caused by an insured peril during the insurance period.

³Except for insufficient or improper application of control measures.

Insurance Period

Coverage begins at the time of seeding and ends the earliest of:

- 1) Total destruction of the crop;
- 2) Harvest;
- 3) Final adjustment of a loss;
- 4) Abandonment of the crop;
- 5) The date grazing starts on the insured crop; **or**
- 6) October 15, 2013 for fall-planted forage, or May 21, 2014 for acreage seeded in the spring of 2013.

Reporting Requirements

An acreage report is a report of all insured acreage of forage seeding. A report must be submitted to your crop insurance agent on or before the appropriate acreage report due date (See Important Dates section below).

Important Dates

Sales Closing ¹	July 31, 2012
Sales Closing ²	March 15, 2013
Final Planting ¹	August 31, 2012
Final Planting ²	May 10, 2013
Final Planting ³	August 10, 2013
Final Planting (certain Maryland Counties) ⁴ Fall-Seeded.....	September 10, 2012
Final Planting (certain Maryland Counties) ⁴ Spring-Seeded.....	April 30, 2013
Acreage Report Due ¹	November 15, 2012
Acreage Report Due ⁴	December 15, 2012
Acreage Report Due ⁵	May 15, 2013
Acreage Report Due ⁶	June 15, 2013
Acreage Report Due ⁷	July 15, 2013
Acreage Report Due ³	August 15, 2013

¹Fall-seeded.

²Spring-seeded.

³Spring-seeded—Maine has only spring-seeded forage.

⁴Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery, and Washington. Fall-seeded—Acreage Report.

⁵Spring-seeded—Maryland, New York, and Vermont.

⁶Spring-seeded—New Jersey and Pennsylvania.

⁷Spring-seeded—New Hampshire.

Duties in the Event of Damage or Loss

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).

Coverage Levels and Premium Subsidies

Coverage Level	Dollar Guarantee	Premium Subsidy
CAT	\$101	100%
50%	\$184	67%
55%	\$202	64%
60%	\$220	64%
65%	\$239	59%
70%	\$257	59%
75%	\$275	55%

Replanting Provisions

A replanting payment may be allowed only in counties with both fall and spring planting dates if:

- 1) Fall-planted acreage is damaged by an insurable cause and less than 75 percent of a normal stand remains (a minimum of 9 live plants per square foot will be considered to be a normal stand for loss adjustment);
- 2) It is practical to replant;
- 3) We give written consent to replant; **and**
- 4) Such acreage is replanted the following spring by the spring final planting date. The replant payment is 50 percent of the determined indemnity.

Note: A replanting payment will not be allowed in counties where the forage seeding was initially planted in the spring. You must replant the spring-planted forage at your own expense, if it is practical to replant.

Loss Example

Assume one basic unit of 50 acres of spring-seeded forage at 65-percent coverage level with a 10 acre fully established stand and 40 acres at 50-percent stand.

\$239	Insurance amount per acre
x 50	Acres
\$11,950	Protection in force
\$239	Insurance amount per acre
x 10	Acres
\$2,390	Production-to-count
\$11,950	Protection in force
- \$2,390	Production-to-count
\$9,560	Amount of loss
- \$485	Estimated Premium
\$9,075	Net indemnity

*Price used above is for example only. Contact a crop insurance agent for current information.

Regional Contact

USDA/Risk Management Agency

Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609

Telephone: (919) 875-4880

Fax: (919) 875-4915

E-mail: ralrso@rma.usda.gov

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