



**Risk Management Agency**

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# News Release

Release No.: RMA-16-027

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## **Important Crop Insurance Deadline Nears for North Carolina** *Producers Need to Make Insurance Decisions Soon*

RALEIGH, N.C., Feb. 18, 2016 - USDA's Risk Management Agency (RMA) reminds North Carolina producers the final date to apply for crop insurance coverage on [Whole-Farm Revenue Protection](#) is February 28. Current policyholders who wish to make changes to their existing policies also have until the February 28 sales closing date to do so.

Crop insurance provides protection against a loss in production due to natural perils, such as drought or excessive moisture. Whole-Farm Revenue Protection allows producers to insure between 50 to 85 percent of their whole farm revenue and makes crop insurance more affordable for producers including beginning farmers and ranchers, organic farmers and ranchers, and fruit and vegetable growers. Whole-Farm Revenue Protection insurance allows producers, who have previously had limited access to a risk management safety net, to insure all of the commodities on their farm at once instead of one commodity at a time. That gives them the option of embracing more crop diversity on their farm and helps support the production of a wider variety of foods.

Whole-Farm Revenue Protection includes a wide range of available coverage levels, provides coverage for replanting annual commodities, includes provisions that increase coverage for expanding operations, and allows the inclusion of market readiness costs in the coverage. Whole-Farm Revenue Protection is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities, both crops and livestock, or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

Whole-Farm Revenue Protection also provides a premium subsidy. Farms with only one commodity receive basic levels of premium subsidy and farms with two or more commodities receive whole-farm levels of premium subsidy provided minimum diversification requirement are met. Whole-Farm Revenue Protection can be combined with other crop insurance policies if those policies' coverage levels are above the catastrophic coverage level.

Producers are encouraged to visit their crop insurance agent soon to learn specific details for the 2016 crop year. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the RMA [Agent Locator](#). Producers can use the RMA [Cost Estimator](#) to get a premium amount estimate of their insurance needs online. Learn more about crop insurance and the modern farm safety net at [www.rma.usda.gov](http://www.rma.usda.gov).

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