

## Raleigh Regional Office — Raleigh, NC

Revised June 2017

# Forage Seeding

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

### Crop Insured

Forage seeding is insurable if:

- It is 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); or
- It is planted during the current crop year to establish a normal stand of forage.

This policy does not cover any acreage that is:

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

### Counties Available

Insurable counties with the forage seeding program may be found in the actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformation/browser2018crop\\_criteria.aspx](http://webapp.rma.usda.gov/apps/actuarialinformation/browser2018crop_criteria.aspx). Forage seeding may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; and
- Wildlife.

### Insurance Period

Coverage begins on the date we accept your

application or the date when the crop is planted.

Coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop;
- The date grazing starts on the insured crop; or
- October 15 for fall-planted forage, or May 21 for acreage seeded in the spring.

### Important Dates

#### Fall-seeded

Sales Closing Date .....	July 31, 2017
New Jersey, New York, Pennsylvania, Vermont:	
Final Planting Date .....	August 31, 2017
Acreage Report Date .....	November 15, 2017
Maryland:	
Acreage Report Date .....	December 15, 2017
Allegany and Garrett Counties:	
Final Planting Date .....	August 31, 2017
All other Maryland Counties:	
Final Planting Date .....	September 10, 2017

#### Spring-seeded

Sales Closing Date .....	March 15, 2018
Acreage Report Dates	
Maryland, New York, Vermont ..	May 15, 2018
New Jersey, Pennsylvania .....	June 15, 2018
Maine .....	August 15, 2018
Final Planting Dates	
Maine .....	August 10, 2018
New Jersey, New York, Pennsylvania, Vermont:	
Final Planting Date .....	May 10, 2018
Maryland:	
Allegany and Garrett Counties:	
Final Planting Date .....	May 10, 2018
All other Maryland Counties:	
Final Planting Date .....	April 30, 2018

## Reporting Requirements

You must file a report of planted acreage to your crop insurance agent by the acreage reporting date. Since acreage reporting dates vary by crop and county, consult your agent or for more information see [www.rma.usda.gov/tools/](http://www.rma.usda.gov/tools/).

## Duties in the Event of Damage or Loss

**Notice of Loss** - If a loss occurs you should:

- 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
- Leave representative samples intact for each field of the damaged unit.

## Coverage Levels and Premium Subsidies

Coverage Level	Dollar Guarantee	Premium Subsidy
CAT	\$93	100%
50%	\$169	67%
55%	\$186	64%
60%	\$203	64%
65%	\$220	59%
70%	\$237	59%
75%	\$253	55%

## Replanting Provisions

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

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

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.

\$220	Insurance amount per acre
x 50	Spring-seeded forage acres
\$11,000	Protection in force
\$220	Insurance amount per acre
x 10	Fully established stand acres
\$2,200	Production-to-count
\$11,000	Protection in force
- \$2,200	Production-to-count
<b>\$8,800</b>	<b>Amount of loss</b>

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

## 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 [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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