Forage Production

New Jersey

Crop Insured

Forage is insurable in a county where a premium rate is provided by the actuarial document and you have a share of the crop. The forage may be a stand of:

- Pure alfalfa;
- Alfalfa and perennial grasses where 60 percent or more of the ground cover is alfalfa; or
- Mixed alfalfa and perennial grasses where alfalfa makes up more than 25 percent but less than 60 percent of the ground cover.

To be insured, the forage crop must have been grown during 1 or more years after the year of establishment. The policy does not insure any acreage that:

- Does not have an adequate stand at the beginning of the insurance period; or
- Is grown with a non-forage crop.

An adequate stand requires the following minimum living plants per square foot after the year of establishment.

	Year 1	Year 2	Year 3/+
Alfalfa	9	6	4.5
Alfalfa-Grass Mixture	6	4	3

Counties Available

Forage production is insurable in Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Salem, Somerset, Sussex, and Warren counties. Forage production may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Cause 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 insured peril during the insurance period;
- Fire, if caused by insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins on October 16, 2017, for acreage seeded during the fall of 2016 and on May 22, 2018, for acreage seeded during the spring of 2017, if there is an adequate stand as of those dates. Insurance ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Removal from the windrow or the field for each cutting;
- Final adjustment of a loss;
- Abandonment of the crop;
- The date grazing begins on the insured crop; or
- October 15.

Important Dates

Sales Closing Date …..…….. September 30, 2017
Acreage Report Date …….. November 15, 2017
Premium Billing Date ……... July 1, 2018

Reporting Requirements

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

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.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

Coverage Levels and Premium Subsidies

Insurance protects against a decline in your average actual production history (APH) yield due to covered natural losses (see Cause of Loss section). Coverage levels range from 50 to 75 percent of your average yield. Premium subsidies are available based on the percent of coverage you buy. Crop insurance premiums are subsidized as shown.

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

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of $300.

Price Elections

Established Price $214.00
CAT Price $117.00

Insurance Units

Your insurable acreage is grouped into one or more units to establish the approved yield, calculate a guarantee, and determine any indemnity.

Basic Unit - A basic unit includes all of the insured crop acreage in the county by share arrangement. For example, the crop acreage on your own farm (including land cash-rented) would be one basic unit, while other acreage on shares with someone else would be a second basic unit. A 10-percent premium discount applies.

Optional Unit - If a basic unit consists of two or more Farm Service Agency farm numbers and certain recordkeeping requirements are met, you may apply for optional units. No premium discount applies.

Loss Example

Assume an alfalfa-grass mixture with an approved yield of 4.0 tons per acre, 65-percent coverage level, 100-percent share and a one-acre basic unit. Due to an insurable cause of loss, the production-to-count is 1.0 ton.

4.0	Approved yield per acre
x 0.65	Coverage level
2.60	Acre guarantee
− 1.00	Production-to-count
1.60	Loss per acre
x $214	Price election
$342	**Indemnity per acre**

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.

Contact Us

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Raleigh Regional Office
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Raleigh, NC 27609
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Fax: (919) 875-4915
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Download Copies from the Web
Visit our online publications/fact sheets page at www.rma.usda.gov/aboutrma/fields/nc_rso/.

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