



United States Department of Agriculture  
Risk Management Agency

November 2007

## 2008 COMMODITY INSURANCE FACT SHEET

# Forage Production

## Alaska

### Crop Insured

The **forage production** crop insured will be all the forage in the county (borough or census area) for which a premium rate is provided by the actuarial documents in which you have a share and that is grown after the year of establishment.

### Counties where Available

**Alaska:** Fairbanks Northstar, Kenai Peninsula, Matanuska-Susitna, Southeast Fairbanks, Valdez-Cordova

### Practice and Types

**Non-irrigated** (irrigated acreage may be insured per non-irrigated terms or by written agreement) and **Grass types** (stands of Timothy grass and/or Brome grass, or a mixture of Timothy or Brome with other grass species such as Canary, Orchard, etc., where alfalfa or other legumes constitutes less than 25 percent of the mix).

### Important Dates

Sales Closing .....	September 30
Acreage Report Date.....	December 15*
Insurance Attaches.....	October 16*
Cancellation and Termination Date .....	September 30

\*For new spring seeded acreage, insurance attaches on May 22 of the year following seeding, and a **revised** acreage report may be taken until **June 30**.

### Adequate Stand

A stand with at least 60 percent of ground covered (determined at cutting height) by live plants immediately prior to insurance attaching.

### Insurance Period

**Insurance attaches** on acreage with an adequate stand and; for spring seeded forage (planted before July 1) insurance attaches on May 22 of the following year; for fall seeded forage (planted after June 30) insurance attaches on October 16 of the following year. Insurance under this policy does not attach until after the year of establishment, and an adequate stand is determined. There are no maximum age-of-stand limitations for insurance.

**Insurance ends** on the earliest of: Total destruction of the forage crop; removal from the windrow or the field for each cutting; final adjustment of the loss; abandonment of the forage crop; the date grazing commences on the forage crop; or October 15 of the crop year.

### Guarantee Options

Choice of variable percentages of your approved average yield, from 50 percent up to 75 percent.

### Catastrophic Coverage

Catastrophic (CAT) coverage is available at the 50-percent coverage level and 55 percent of maximum price election. See your crop insurance agent for specific details.

### Causes of Loss

Adverse weather conditions; fire; insects (but not damage due to insufficient or improper application of pest control measures); plant disease (but not damage due to insufficient or improper application of disease control measures); wildlife; earthquake; volcanic eruption; **or**, failure of the irrigation water supply, if applicable, caused by an insured cause of loss that occurs during the insurance period. (In addition to the causes of loss not covered in the basic provisions, we will not insure against damage that occurs after removal from the windrow.)

## Acreage Report

You must report to your insurance agent all of the acreage of the insured crop within the county which you have a share (your share at the time insurance attaches).

## Production Reporting

Contact your insurance agent for special reporting instructions, if you plan to utilize more than 25 percent of your production on farm (for example, livestock feed).

## Price Election

Price at which you are compensated per ton in the event of a loss. Choices vary by level of guarantee. (Please check with your crop insurance agent for price election changes for the current crop year.)

## Administrative Fees

Catastrophic (CAT) coverage: \$100 per crop per county. Additional coverage: \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

## Replant Payments

Not applicable to forage production policies.

## Excluded Coverage

The policy does not insure any acreage: not having an adequate stand at the beginning of the insurance period; is grown with a non-forage crop, or if the farming practices carried out are not in accordance with the established practices.

## Late or Prevented Planting

Not applicable to forage production policies.

## Loss Example - Forage Production

**Assume:** 65-percent level of coverage and 100-percent price election of \$224 per ton and an average yield of 2 tons per acre.

2	Tons per acre (APH)
<u>X 65</u>	Percent coverage level
1.3	Tons per acre guarantee
<u>- 0.5</u>	Harvested tons per acre production
0.8	Tons per acre loss
<u>\$224.00</u>	Price election
<b>\$179.20</b>	<b>Indemnity payment per acre</b>

## Where to Purchase

All multi-peril crop insurance (MPCI), including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site: <http://www3.rma.usda.gov/tools/agents/>

## Regional Contact for RMA USDA/Risk Management Agency Spokane Regional Office

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