



United States Department of Agriculture  
Risk Management Agency

November 2007

## 2008 COMMODITY INSURANCE FACT SHEET

# Forage Production

## Oregon

### Crop Insured

The **forage production** crop insured will be all the forage in the county for which a premium rate is provided by the actuarial documents in which you have a share; that is planted for harvest; and that is grown after the year of establishment.

### Counties where Available

**Oregon:** Klamath and Malheur counties.

### Practice and Types

Irrigated alfalfa (a pure stand of alfalfa or a stand of alfalfa and grass in which 60 percent or more of ground cover is alfalfa.)

### 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 April 15 of the year following seeding, and a **revised** acreage report may be taken until **June 30**.

### Guarantee Options

Choice of variable percentages of your approved average yield, from 50 percent up to 75 percent, in 5-percent increments.

### Insurance Period

**Insurance attaches** on acreage with an adequate stand on the later of the date we accept your application or dates above after the year of establishment.

**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.

Insurance coverage provided by the forage production crop provisions will continue for acreage that is grazed after it has gone into winter dormancy, defined as the suspension of growth and development of the alfalfa plants during fall and winter months. Producers must remove all livestock prior to the emergence of the forage from winter dormancy.

### 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; wildlife; fire; earthquake; volcanic eruption; 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; failure of the irrigation water supply, if caused by an insured peril 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.)

### Adequate Stand

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

## 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 (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.

## 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.

## Replant Payments

Not applicable to forage production policies.

## 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 \$114 per ton and an average yield of 4 tons per acre.

	4	Tons per acre (APH)
X	65%	Coverage level
	2.6	Tons per acre guarantee
	- 1.3	Harvested tons per acre production
	1.3	Tons per acre loss
X	\$114.00	Price election
	<b>\$148.20</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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