



United States Department of Agriculture  
Risk Management Agency

November 2012

## 2013 COMMODITY INSURANCE FACT SHEET

# Forage Production

Alaska

### Crop Insured

**Forage production** is insurable in a county (borough or census area) where a premium rate is provided by the actuarial documents; you have a share in the crop; and it is grown after the establishment year.

### Counties Where Available

Fairbanks Northstar, Kenai Peninsula, Matanuska-Susitna, Southeast Fairbanks, and 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).

### Causes of Loss\*

Adverse weather conditions<sup>1</sup>  
Earthquake  
Failure of irrigation water supply<sup>2</sup>  
Fire<sup>2</sup>  
Insects<sup>3</sup>  
Plant disease<sup>3</sup>  
Volcanic Eruption  
Wildlife

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>But not damage due to insufficient or improper application of control measures.

\*Not damage that occurs after removal from the windrow.

### 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 submitted until **July 15**.

### Adequate Stand

A stand with at least 60 percent of the ground covered (determined at cutting height) by live plants immediately before insurance attaches.

### 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:

- 1) Total destruction of the forage crop;
- 2) Removal from the windrow or the field for each cutting;
- 3) Final adjustment of the loss;
- 4) Abandonment of the forage crop;
- 5) Date grazing starts on the forage crop; or
- 6) October 15 of the crop year.

### 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

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

## Coverage Level and Price Election

You can choose a percentage of your approved average yield, from 50 percent to 75 percent. The price election is the price you receive if you suffer a loss. Choices vary by coverage level. (Please check with your crop insurance agent for price election changes for this crop year.)

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>x \$300</u>	Price election
<b>\$240</b>	<b>Indemnity payment per acre</b>

## Replant Payments

Not available on forage production policies.

## Excluded Coverage

The policy does not insure any acreage:

- That does not have an adequate stand at the beginning of the insurance period;
- That is grown with a non-forage crop; or
- Where the farming practices carried out on the insured acreage do not follow or comply with established good farming practices for your area.

## Late or Prevented Planting

Not available on forage production policies.

## Catastrophic Coverage

Catastrophic Risk Protection coverage (CAT) is available at 50 percent of your actual production history (APH) yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county. Administrative fees and premium costs for coverage levels above CAT are \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

## Loss Example

Assume a 65-percent coverage level, a 100-percent price election of \$300 per ton, and an average yield of 2 tons per acre.

## Where to Buy Crop Insurance

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

## Regional Contact

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