

Spokane Regional Office — Spokane, WA

2014 Crop Year
Revised August 2013

Forage Production

Oregon

Crop Insured

Forage production is insurable in a county if:

- A premium rate is provided by the actuarial documents;
- You have a share in the crop; and
- Grown after the establishment year.

Counties Where Available

Forage production insurance is available in Klamath and Malheur counties.

Practice and Types

Irrigated alfalfa is a pure stand of alfalfa or a stand of alfalfa and grass where 60 percent or more of ground cover is alfalfa.

Adequate Stand

Required minimum number of live alfalfa plants (per square foot as shown in the Special Provisions) that exist at the beginning of the insurance period.

Causes of Loss

- Adverse weather conditions, such as natural perils such as hail, frost, freeze, wind, drought, and excess moisture;
- Earthquake;
- 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;
- Insects, but not damage due to insufficient or improper application of control measures;
- Plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic Eruption; or
- Wildlife.

Damage that occurs after removal from the windrow is not insurable.

Important Dates

Sales Closing.....	September 30, 2013
Cancellation Date	September 30, 2013
Termination Date.....	September 30, 2013
Insurance Attaches	October 16, 2013
Acreage Report Date	December 15, 2013

For new spring-seeded acreage, a revised acreage report may be submitted until July 15.

Insurance Period

Insurance attaches on acreage with an adequate stand on the later of:

- The day we accept your application;
- October 16; or
- April 15 of the year after seeding for new spring-seeded acreage.

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

- 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 starts on the forage crop; or
- October 15.

Insurance coverage continues for acreage that is grazed after it has gone into winter dormancy. Winter dormancy is defined as the suspension of growth and development of the alfalfa plants during the fall and winter months. You must remove all livestock from insured fields before the forage emerges from winter dormancy.

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.)

Catastrophic Coverage

Catastrophic Risk Protection (CAT) coverage 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.

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.

Loss Example

Assume a 65-percent coverage level, a 100-percent price election of \$163 per ton, and an average yield of 4 tons per acre.

	4	Tons per acre (APH)
x	65	Percent coverage level
	2.6	Tons per acre guarantee
-	1.3	Harvested tons per acre production
	1.3	Tons per acre loss
x	\$163	Price election
	\$212	Indemnity payment 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 web site: www3.rma.usda.gov/tools/agents/

Regional Contact

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