

Spokane Regional Office — Spokane, WA

Revised August 2014

Forage Production

Crop Insured

All forage production in the county is insurable if:

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

Counties Available

Forage production is available in Fairbanks Northstar, Kenai Peninsula, Matanuska-Susitna, Southeast Fairbanks, and Valdez-Cordova counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions including 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.

Insurance Period

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

Insurance ends with the earliest 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;
- Date grazing starts on the forage crop; or
- October 15.

For new, spring-seeded acreage, insurance coverage begins on May 22 of the year following seeding and a revised acreage report may be submitted until July 15.

Important Dates

Sales Closing	September 30, 2014
Cancellation Date	September 30, 2014
Termination Date	September 30, 2014
Insurance Attaches	October 16, 2014
Acreage Report Date .	December 15, 2014

Practice and Types

Non-irrigated – Insurance coverage is provided for the non-irrigated practice. Irrigated acreage may be insured according to the non-irrigated terms or by written agreement with unique terms specific to the irrigated practice.

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 constitute less than 25 percent of the mix, may be insurable.

Adequate Stand

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

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.

Acreage Report

You must report to your crop insurance agent all of the acreage of the insured crop within the county in which you have a share, your share at the time insurance coverage begins.

Production Reporting

Talk to your crop 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.

Replant Payments

Not available on forage production policies.

Late or Prevented Planting

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.

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.

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.

<u>*************************************</u>	Indemnity payment per acre
x \$300	Price election
0.8	Tons per acre loss
- 0.5	Harvested tons per acre production
1.3	Tons per acre guarantee
<u>x 0.65</u>	Percent coverage level
2	Tons per acre (APH)

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 any USDA service center or on the RMA website: www3.rma.usda.gov/tools/agents/.

Regional Contact

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