

Spokane Regional Office — Spokane, WA

Revised August 2014

Forage Production Idaho, Oregon, Washington

Crop Insured

Forage production is insurable in a county if:

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

Counties Available

Idaho - Benewah, Boundary, Kootenai, Teton, and Twin Falls counties.

Oregon - Klamath and Malheur counties.

Washington - Pend Oreille, Spokane, and Stevens 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.

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

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 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.

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

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

Practices and Types

Irrigated practices are insurable in all counties listed. Non-irrigated practices are also available in select counties.

The alfalfa type is insurable in all counties and the alfalfa-grass mixture type (alfalfa comprising less than 60 percent of ground cover) is insurable in select counties.

If a type or practice is not listed as insurable in your county, visit with your crop insurance agent about requesting coverage by written agreement.

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.

Acresage Report

You must report to your crop insurance agent all of the acresage 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.

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.

Replant, Late, or Prevented Planting Payments

Not available on forage production policies.

Excluded Coverage

The policy does not insure any acresage:

- 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 acresage do not follow or comply with established good farming practices for your area.

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)
<u>x 0.65</u>	Percent coverage level
2.6	Tons per acre guarantee
<u>- 1.3</u>	Harvested tons per acre production
1.3	Tons per acre loss
<u>x \$163</u>	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 website: www3.rma.usda.gov/tools/agents/.

Regional Contact

USDA/Risk Management Agency
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Download Copies from the Web

Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/wa_rso/.

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