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 North Star, Kenai Peninsula, Matanuska-Susitna, Southeast Fairbanks, and Valdez-Cordova counties.

Causes of Loss
You are protected against the following:
- Adverse weather conditions 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 begins on acreage with an adequate stand the later of:
- The day we accept your application;
- May 22 after the year of establishment (spring-seeded forage planted before July 1); or
- October 16 after the year of establishment (fall-seeded forage planted after June 30).
Insurance coverage under this policy does not begin until an adequate stand is determined.

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.

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 at the time insurance coverage begins.

Important Dates
Sales Closing ....................... September 30, 2017
Insurance Begins ..................... October 16, 2017
Acreage Report Date ............... December 15, 2017
For new, spring-seeded acreage, a revised acreage report may be submitted until July 15.

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.

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.
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. There are no maximum age-of-stand limitations for insurance.

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 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.

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

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Tons per acre (APH)</td>
<td></td>
</tr>
<tr>
<td>x 0.65 Percent coverage level</td>
<td></td>
</tr>
<tr>
<td>1.3 Tons per acre guarantee</td>
<td></td>
</tr>
<tr>
<td>- 0.5 Harvested tons per acre production</td>
<td></td>
</tr>
<tr>
<td>0.8 Tons per acre loss</td>
<td></td>
</tr>
<tr>
<td>x $300 Price election</td>
<td></td>
</tr>
<tr>
<td>$240 Indemnity payment per acre</td>
<td></td>
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</tbody>
</table>

Where to Buy Crop Insurance
All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA website www.rma.usda.gov/tools/agent.html.

Regional Contact
USDA/Risk Management Agency
Spokane Regional Office
11707 E Sprague Ave. #201
Spokane Valley, WA  99206
Telephone: (509) 228-6320
Fax: (509) 228-6321
Email: rsowa@rma.usda.gov

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

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