**TITLE:** 2016 General Standards Handbook  
**NUMBER:** FCIC 18190

**EFFECTIVE DATE:** 2016 and Succeeding Crop Years  
**NUMBER:** FCIC 18190-2

**SUBJECT:**  
2016 General Standards Handbook

**ISSUE DATE:** 11/13/2015  
**OPI:** Product Administration and Standards Division

**APPROVED:** /s/ Tim B. Witt  
Deputy Administrator for Product Management

**REASON FOR ISSUANCE**

These slipsheets provide the official FCIC approved standards for policies administered by AIPs under the General Administrative Regulations, 7 CFR Part 400; Common Crop Insurance Policy Regulations, Basic Provisions, 7 CFR Part 457 including the Catastrophic Risk Protection Endorsement, 7 CFR Part 402 and the Actual Production History Regulation 7 CFR Part 400 Subpart G; the Area Risk Protection Insurance Regulations, 7 CFR Part 407; Stacked Income Protection Plan; the Rainfall and Vegetation Index Plans; and the Whole Farm Revenue Protection Pilot Policy for the 2016 and succeeding crop years.
SUMMARY OF CHANGES

Listed below are the changes to the 2015 FCIC 18190-1 General Standards Handbook with significant content change. Minor changes and corrections are not included in this listing.

<table>
<thead>
<tr>
<th>REFERENCE</th>
<th>DESCRIPTION OF ADDITIONS, DELETIONS, CHANGES OR CLARIFICATIONS</th>
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</thead>
<tbody>
<tr>
<td>Para. 806A(s)(c)</td>
<td>Removed statements that producers with API are not allowed to obtain NAP coverage where their colonies are located or in their FSA headquarters (state/county) when API is available.</td>
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FILING INSTRUCTIONS

These slipsheets replace the pages listed above in FCIC-18190-1 General Standards Handbook, dated October 26, 2015. These slipsheets are effective upon approval and until obsoleted.
A. Multiple Benefits (continued)

(b) RI-AF:

RI-AF (additional or CAT coverage), which insures annual plants seeded on insurable planted acreage, and NAP (buy-up or CAT coverage) are considered multiple benefits and producers must elect which benefit they wish to receive.

(i) RI-AF CAT coverage is NOT allowed for intended use of grazing only. RI-AF CAT coverage is allowable for all other intended uses including dual purposes that include grazing.

NAP is NOT allowed at a buy-up coverage level for an intended use of grazing.

(ii) Producers must elect which benefit they wish to receive, either a RI-AF indemnity, or a benefit received from NAP. When a producer elects the NAP benefit and must repay a crop insurance indemnity, premium is still due and payable by the applicable billing date.

(iii) A producer eligible for a LFP payment, may obtain both benefits as outlined in (2)(a)(iii) above.

(3) Insurance indemnities are not allowed when graze-out payments are made by FSA under the loan deficiency program. The 2014 Farm Bill provided that for crop years 2014 through 2018 crop of wheat, barley, oats, or triticale planted on acreage that a producer elects to use for the grazing of livestock in lieu of any other harvesting of the crop shall not be eligible for an indemnity under a policy or plan of insurance authorized under the Act. SP statements were added to the wheat, barley and oat crop insurance policies to inform insureds.
A. Multiple Benefits (continued)

(4) Multiple benefits between crop insurance and FSA programs for Livestock Indemnity Program (LIP), LFP, ELAP, and Tree Assistance Program (TAP) are allowed.

(5) AIPs are required to include a multiple benefit certification statement on all acreage reporting forms.

(6) If an insured elects not to take a Federal crop insurance indemnity, the AIP must require the insured to complete a withdrawal of claim. If an indemnity has not been paid, the insured must elect to forego any indemnity for the policy or when an indemnity has been paid, the AIP must require the insured to pay back any Federal crop insurance indemnity. If the insured elects the benefit from another USDA agency, other than the crop insurance program, the insured is still required to pay premiums due under the terms of the policy.

B. Dual Participation

Some programs prohibit producers from participating in multiple programs. These include but are not limited to: SCO and ARC on the same crop acreage; SCO and STAX on the same crop acreage; CRP and any crop insurance program on the same acreage; and FSA Margin Protection Program for Dairy and LGM-Dairy.

RMA is prohibited from offering CAT level of coverage for crops and grasses used for grazing. For example, ARPI provides forage coverage; however, coverage for grazing at a CAT level is prohibited.

NRCS easements that prohibit haying, grazing or crop production, may render acreage ineligible for the Federal crop insurance programs.

C. Compliance

In addition to reviews conducted in accordance with AIPs program administration, such as Appendix IV reviews, USDA agencies will exchange and compare crop year program participation data to identify multiple benefits or dual participation and take corrective action, as appropriate.