



# Organic Farming Practices

Revised February 2015

## Crop Insurance for Organic Farming Practices

Organic farming has become one of the fastest growing segments of U.S. agriculture. USDA's Risk Management Agency (RMA) recognizes organic farming practices as good farming practices and continues to move forward in improving crop insurance coverage for organic producers and producers transitioning to organic production to make viable and effective risk management options available.

### Coverage Availability

RMA provides coverage for:

- Certified organic acreage; and
- Transitional acreage (acreage transitioning to certified organic acreage in accordance with an organic plan).

Insurance can only be provided for any crop grown using organic farming practices when a premium rate for an organic practice is specified in the actuarial documents or there is an approved written agreement.

### Insurable Cause of Loss

All production loss or insurance amount loss due to an insured cause of loss listed in the crop provisions apply to the organic and transitional to organic practices, unless otherwise specified in the special provisions. The following losses are not covered:

- The producer did not follow good organic farming practices;
- The producer failed to comply with the USDA National Organic Program standards; and
- The crop was contaminated by application of drift of prohibited substances onto land on which crops were grown using organic practices on any certified organic, transitional, or buffer zone acreage.

### Reporting Acreage

On the date acreage is reported you must have the following.

#### For Certified Organic Acreage:

- A current organic plan; and
- An organic certificate (written certificate) or documentation from a certifying agent indicating an organic plan is in effect.

#### For Transitional Acreage:

- An organic plan, or written documentation from a

certifying agent that indicates an organic plan is in effect. The organic plan must:

- \* Identify the acreage that is in transition for organic certification;
- \* List crops grown on the acreage during the 36 month transitioning period; and
- \* Include all other acreage (conventional acreage in the farming operation).

## Insurance Guarantees, Coverage Levels, and Premium Determination

The production guarantee or insurance amount, coverage levels, and prices are available in the actuarial documents, found on the [Actuarial Information Browser](#).

Crops grown in the buffer zone are insured using the applicable price elections, projected prices, harvest prices, insurance plan, and coverage level shown in the actuarial documents for the acreage it buffers.

### Prevented Planting

Prevented planting is not available for every crop. Please see the crop provisions, basic provisions (11-BR) and special provisions for coverage availability.

## Expansion of Premium Organic Price Elections

Continued expansion of premium organic price elections is planned to extend the safety net provided by crop insurance and to provide fair and flexible solutions to organic producers. However, the limiting factor is data availability. RMA is evaluating all crops to establish organic price elections in future crop years.

## Price Elections, Insurance Amounts, and Premiums

The list of crops with organic price elections, including those with projected and harvest prices, has increased to 26 crops in 2015. Almonds (CA); Apples (ID, OR, WA); Avocados (CA); Blueberries (CA, OR, WA); Corn; Corn Silage; Cotton; Figs; Flax; Grain Sorghum; Hybrid Corn Seed; Hybrid Sorghum Seed; Juice Grapes (WA); Millet; Oats; Pears (OR, WA); Peppermint; Popcorn; Processing Tomatoes (CA); Silage Sorghum; Soybeans; Walnuts; and Fresh Stone Fruit: Fresh Apricots (CA, ID, OR, WA); Fresh Nectarines, Plums, and Freestone Peaches (ID, OR, WA).

In some cases, premium organic price elections are only available in certain locations and for certain types, depending on data availability. For all other crops not listed above, the price elections, insurance amounts, projected prices, and harvest prices, that apply to both certified organic and transitional to organic crops are the same as those RMA publishes for crops grown using conventional or sustainable farming practices for the current crop year.

### Price Discovery Tool

All approved organic price elections, projected prices, and harvest prices (by crop) are available on the [Actuarial Information Browser](#) under the 'Prices' tab. To see estimated prices based on current market information for revenue policies, see the [Price Discovery Reporting Application](#).

### Whole Farm Revenue Pilot Program

The [Whole-Farm Revenue Protection](#) pilot program provides a risk management safety net for all commodities on the farm under one insurance policy. This insurance plan is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. This product also allows certified organic producers to use organic prices.

### Contract Price Option

A contract price option is available to organic producers who grow crops under guaranteed contracts. You can choose to use the prices established in those contracts as your "price election" in place of the RMA-issued prices when buying crop insurance, up to a maximum contract price. The contract price option allows organic producers who have a contract to buy a crop insurance guarantee that is more reflective of the actual value of their crop. The contract price option is available for 62 crops. For a list of crops see the [Contract Price Addendum Fact Sheet](#).

### Important Dates

You should be aware of the sales closing date to apply for crop insurance. The sales closing date is the last day to buy a new policy or change an existing policy's coverage level. If you are a policyholder you also have until the sales closing date to make any changes to your existing

contracts. You can find sales closing dates for the crops in your state at your regional office or on the [regional office website](#).

### For More Information

You can find definitions related to Organic Practices in the most current [Common Crop Insurance Policy-Basic Provisions \(2011-BR\)](#). You can find crop insurance policies, prop provisions and handbooks on the [RMA Organic Crop Insurance Page](#).

### Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection (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](#). A list of insurable crops is available on the [policies website](#).

### Contact Us

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