Background
Aflatoxin contamination can be harmful to humans and animals at certain levels. The U.S. Food and Drug Administration (FDA) has established action levels for Aflatoxin present in food or animal feed. Post-harvest Aflatoxin contamination can increase during storage and if crop drying is delayed. The commodities with the highest risk of Aflatoxin contamination are corn, peanuts, and cottonseed.

The FDA has no published action levels or use restrictions for crops with zero to 20.0 parts per billion (ppb) of Aflatoxin. Therefore, crop insurance policy provisions do not provide quality adjustments for levels below 20.1 ppb.

What to do
If you think your insured crop has Aflatoxin, contact your crop insurance agent before you:
- Harvest the grain;
- Put the grain in storage; or
- Deliver it for sale.

Your insurance provider will:
- Take samples for testing; and
- Submit them to an approved Aflatoxin testing facility.
- Cumulative or blended samples are allowed by unit in accordance with procedures.

Criteria for Approved Testing Facilities
Contact your agent or refer to the applicable Special Provisions (SP) for the most current policy on testing.

Testing facilities meeting the criteria below can be considered “approved testing facilities” for crop insurance:
- An approved testing facility must be able to perform quantitative tests on grain, itemizing results in parts per billion. Test kits used must be certified by the USDA Grain Inspection, Packers and Stockyards Administration (GIPSA);
- The facility must be a recognized commercial, government, or university testing lab that uses industry recognized sample sizes, equipment, and procedures for testing Aflatoxin;
- The facility must be a disinterested testing facility; and
- The facility must not be involved in buying or selling the type of grain that is being tested.

Losses not covered under the crop insurance policy include:
- Losses due to an increase in the Aflatoxin level while in farm or commercial storage; and
- Losses that cannot be determined because proper testing was not completed.

The FDA, or another government agency, may require the destruction of crops with an Aflatoxin level more than 300 ppb. If you destroy the crop in an acceptable manner, you will be paid a full loss. Contact your AIP about acceptable ways to destroy your crop before doing so.

Quality Adjustment
If the crop qualifies for quality adjustment (test results are 20.1 ppb and above), the Quality Adjustment Factor (QAF) will be based on the actual Reduction In Value (RIV) if:
- The RIV is due to an allowable quality deficiency;
You should contact your crop insurance agent, AIP, or local agricultural experts. If you are concerned about placing Aflatoxin-infected grain in storage or about efforts to reduce the spread of Aflatoxin within grain storage facilities, you should contact your AIP or local agricultural experts.

You should contact your crop insurance agent, AIP, or applicable Risk Management Agency (RMA) Regional Office if you have questions about your crop insurance coverage or responsibilities.

Claims are not settled for production that contains levels of Aflatoxin over the maximum amounts (300.0 ppb) shown in the SP until the crop is sold to a disinterested third party.

**Loss Example**

Assume 1,000 bushels of corn with 150.0 ppb of Aflatoxin is in on-farm storage (tests taken before storage). Since the crop was not transported directly from the field to the elevator, the claim must be settled using the Aflatoxin pre-established DF chart in the SPs.

1. $4.00 LMP - $2.50 Price Received = $1.50 RIV
2. $1.50 RIV ÷ $4.00 LMP = 0.375 DF
3. 1.000 – 0.375 DF = 0.625 QAF
4. 1,000 bu. sold x 0.625 QAF = 625 bu. PTC

**Loss Example – Unsold Production**

Assume 1,000 bushels of corn with 150.0 ppb of Aflatoxin is in on-farm storage. Since the crop was not transported directly from the field to the elevator, the claim must be settled using the Aflatoxin pre-established DF chart in the SPs.

1. 1,000 – 0.300 DF = 0.700 QAF
2. 1,000 bu. in storage x 0.700 QAF = 700 bu. PTC

**Loss Example – Production over Maximum Allowable Amount (300.0 ppb)**

Assume 1,000 bushels of corn with 400.0 ppb of Aflatoxin is in on-farm storage (tests taken before storage).

Since the level of Aflatoxin exceeds the maximum level allowed by the FDA, the claim will not be completed until all such production is sold, fed, utilized in any other manner, or destroyed.

If you choose to destroy all such production in an acceptable manner, the claim will be completed using zero PTC in accordance with procedure. If you choose not to destroy all such production in an acceptable manner, the claim will be completed in accordance with Section C(3) of the Quality Adjustment procedures in the Special Provisions. Such production will not be quality adjusted for any quality deficiencies in section C of the SP.

**Where to Buy Crop Insurance**

All multi-peril crop insurance, including Catastrophic Risk Protection 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 at www.rma.usda.gov/tools/agent.html.

**Contact Us**

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