

## St. Paul Regional Office — St. Paul, MN

Revised March 2015

# Forage Seeding

## Iowa, Minnesota, and Wisconsin

### Crop Insured

The crop may be insured in the county if:

- The current year spring planted is perennial alfalfa, alfalfa grass mixtures (at least 25 percent of the ground cover is alfalfa);
- Red clover; or
- You have a share.

Acreage planted with the intention of grazing is not insurable. Acreage planted with a nurse crop will not be insurable unless the nurse crop is planted at a rate of no more than 50 percent of the normal planting rate. Contact a crop insurance agent for further explanation.

### Counties Available

See actuarial documents at [webapp.rma.usda.gov/apps/ActuarialInformationBrowser2015/CropCriteria.aspx](http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2015/CropCriteria.aspx)

for insurable counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions such as natural perils of hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if due to natural causes;
- Plant disease and insects, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins when the forage seeding is planted and ends with the earliest occurrence of one of the following :

- Total destruction of the crop;
- The first harvest of the unit after the late harvest date specified in the special provisions for your county;
- Final adjustment of a loss;
- Abandonment of the crop;
- The date grazing commences on the crop; or
- May 21, 2016.

### Important Dates

Sales Closing .....	March 15, 2015
Final Planting .....	Varies by County
Acreage Reporting .....	July 15, 2015
Premium Billing .....	August 15, 2015

### Reporting Requirements

**Acreage Report** - You must give a report of all your forage seeding acreage in the county by the acreage reporting date.

### Definitions

**Dollar Plan of Insurance** - This plan offers the producer the opportunity to select one of several dollar amounts of insurance per acre. The available coverage elections and the rates are indicated on the actuarial table.

**Normal Stand** - A population of live plants per square foot that meets the minimum required number of plants as shown in the special provisions.

**Unit** - The insurable acreage used to determine the dollar guarantee and any indemnity (loss payment).

### Coverage Levels and Premium Subsidies

Instead of guaranteeing production, the policy guarantees a dollar amount of coverage, depending on the level of coverage selected.

Coverage Levels	CAT	50%	55%	60%	65%
\$ Amount of Coverage	\$77	\$140	\$154	\$168	\$182

Coverage Levels	70%	75%	80%	85%
\$ Amount of Coverage	\$196	\$210	\$224	\$238

Crop insurance premiums are subsidized as shown in the table below. For example if you select the 75 percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium. The total cost for Catastrophic Risk Protection (CAT) coverage is an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Subsidy	67	64	64	59	59	55	48	38
Your Share	33	36	36	41	41	45	52	62

### Unit Division

**Basic Unit (BU)** - A basic unit includes all of your insurable forage seeding acreage in the county by share arrangement. Premium discounts apply.

**Optional Unit (OU)** - If a basic unit consists of two or more sections of land, and certain recordkeeping requirements are met, you may apply for optional units by section.

### Loss Example

A loss occurs when the crop value falls below the guaranteed dollar amount as a result of damage from a covered cause of loss. This example assumes one basic unit at 75-percent level of coverage and 100 planted acres, with 30 acres having a fully established stand and 70 acres at 50 percent stand.

### Liability

100 acres x \$210 amount of ins. per acre = \$21,000

### Total Established Stand

30 acres established x \$210 ins. per acre = \$6,300

### Amount of Loss

\$21,000 liability – \$6,300 = \$14,700

### Net Indemnity

\$14,700 – \$992 (estimated premium) = \$13,708

The amount of indemnity on any spring planted acreage will be reduced 50 percent if the stand is less than 75 percent but more than 55 percent of a normal stand. A stand of 55 percent or less will be indemnified at 100 percent.

### 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 at [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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