



# Native Sod Guidelines for Federal Crop Insurance

Revised July 2016

## Overview

The Risk Management Agency's (RMA) native sod guidelines are designed to inform producers about rules that impact crop insurance benefits when native sod acreage is tilled in the upper Midwest. These guidelines apply to all counties in Iowa, Minnesota, Montana, Nebraska, North Dakota, and South Dakota. Native sod acreage is acreage that has never been tilled, or acreage that you cannot prove has been tilled for crop production.

Crop insurance benefits are reduced on native sod acreage tilled for the production of an annual crop, and will be reduced until the native sod acreage has been planted for 4 crop years. The reduced benefits apply to annual crops planted on native sod acreage when more than five acres of native sod has been tilled in the county (cumulated across crops and crop years). The reduced benefits only apply to native sod acreage and do not extend to other acreage in your operation.

## Documenting Acreage

You must provide documentation to your approved insurance provider to prove the acreage has been tilled before. Acceptable documentation may include, but is not limited to:

- A Farm Service Agency (FSA)-578 document dated on or before February 7, 2014, showing the crop that was planted on the requested acreage;
- A prior crop year's FSA-578 document dated on or before February 7, 2014, showing that the requested acreage is classified as cropland;
- A prior crop year's Common Land Unit (CLU) Schema dated on or before February 7, 2014, presented in a map format that contains the farm number, tract number, field number, CLU classification and calculated acres by field (RMA provides this schema to approved insurance providers);
- A Natural Resources Conservation Service (NRCS) form, NRCS-CPA-026e, identifying the acreage with a "No" in the Sodbust column and a

"Yes" in the highly erodible land (HEL) column;

- A NRCS form, NRCS-CPA-026e, identifying the acreage with a "Yes" in the Sodbust column and a determination date on or before February 7, 2014; or
- Precision agriculture planting records and/or raw data dated on or before February 7, 2014, provided such records meet the precision farming acreage reporting requirements.

Please contact your crop insurance agent for more information.

## Policy Specific Guidelines

Additional guidelines exist, depending on which insurance policy you have. Please see below for guidelines specific to your insurance policy.

### Common Crop Insurance Policy

If your crop is insured under a Common Crop Insurance Policy, your approved actual production history (APH) yield is established at 65 percent of the RMA published transitional yield or personal transitional yield, if elected. Your production reports are still required by the production reporting date, but are not used to establish your approved APH yield. No yield substitution is allowed for a year of poor yields. Your premium subsidy, excluding Catastrophic Risk Protection (CAT) coverage, is reduced by 50 percentage points.

### Area Risk Protection Insurance Plans

If your crop is insured under an Area Risk Protection Insurance Plan, your protection factor is limited to 65 percent to reflect the reduction in the expected yield. Your premium subsidy, excluding CAT coverage, is reduced by 50 percentage points.

### Annual Forage Insurance Plan and Supplemental Coverage Option (SCO) Endorsement

If your crop is insured under a Rainfall Index - Annual Forage Insurance Plan, or if you have a SCO Endorsement, your premium subsidy is reduced by 50 percentage points.

## Approved Insurance Provider and Agent Responsibilities

Crop insurance agents and approved insurance providers identify native sod acreage as a separate line item on the acreage report. The line item contains the acreage's planting date, the FSA farm number, the tract number, and the field number.

## Where to Buy Crop Insurance

All crop insurance policies are available from private crop 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](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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