

# Prevented Planting Insurance Provisions Flood

Revised July 2014

## Flood and Prevented Planting

Prevented planting is the failure to plant an insured crop with the proper equipment by the final planting date or during the late planting period. You must be prevented from planting by an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics. Final planting dates and late planting periods do vary by crop and by area. See your policy or contact your insurance agent for dates and more information about your insurance coverage.

The provisions for each crop specify whether prevented planting is available, unless otherwise shown in the Special Provisions. Crop insurance policies with prevented planting provisions provide you with valuable coverage when flooding prevents planting. Because farming is complex, eligibility for a prevented planting payment must be determined on a case-by-case basis. In general, an insured cause of loss must have occurred within the insurance period on eligible acreage. To be eligible, your acreage must:

- Be physically available for planting;
- Have been planted in at least 1 of the 4 most recent crop years; and
- Meet all other policy provisions that apply.

Prevented planting coverage is available for most crops and covers floods, hurricanes, or excess precipitation that occurs during the insurance period and prevents other producers from planting acreage with similar characteristics. Because conditions vary significantly between geographic areas, loss determinations are based on each producer's circumstances. You must contact your crop insurance agent to report a prevented planting loss.

Prevented planting coverage is also available if you are unable to plant because of residual salt in the soil or irrigation water supply because of an insured cause of loss (such as hurricane or flood), as long as the event occurred during the prevented planting insurance period.

You must report and document the cause of loss. Your crop insurance provider must determine whether the cause of loss is insurable and may ask you for additional documentation from agricultural experts to support your prevented planting claim.

The prevented planting guarantee for most crops is 60 percent of the production guarantee for timely planted

acreage (65 or 70 percent if available and chosen by the sales closing date unless a cause of loss that could or would prevent planting is evident when your application for increased coverage is completed). For both yield and revenue protection, prevented planting payments are based on the projected price. For crops that do not have revenue protection, prevented planting payments are based on the price election. There is no prevented planting coverage available for Area Risk Protection Insurance or for policies insured at the Catastrophic Risk Protection coverage level.

## Notice of Prevented Planting

If you are prevented from planting your acreage, you are required to provide a notice that you were prevented from planting an insured crop within 72 hours after:

- The final planting date, if you do not intend to plant the insured crop during the late planting period or if a late planting period is not available; or
- You determine you will not be able to plant the insured crop within an available late planting period.

## Existing Policies

If you had a policy the year before (carryover policyholder), you are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the previous crop year, provided insurance was in force continuously since that date, and all other prevented planting requirements are met.

## New Policies

If you are buying a policy for the first time, you are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the current crop year and all other requirements for prevented planting have been met.

For example, the corn sales closing date for the crop year is March 15. An insured cause of loss occurs on or after March 15. For the current crop year, both types of policies (yield and revenue protection) cover prevented planting for the current crop year. However, if a cause of loss that prevents planting in the current crop year occurred between March 15 of the previous crop year and March 14 of the current crop year, only an existing policy would cover prevented planting.

## Prevented Planting Choices

You may:

- Plant the insured crop during the late planting period. The late planting period is generally 25 days after the final planting date but varies by crop and area. See your policy or talk to your crop insurance agent for more information. For most crops, the timely planted, production guarantee is reduced one percent per day for each day planting is delayed after the final planting date;
- Plant the insured crop after the late planting period (or after the final planting date if a late planting period is not available);
- Leave the acreage idle and receive a full prevented planting payment;
- Plant a cover crop during the late planting period and receive a full prevented planting payment (but do not hay or graze this cover crop before November 1, otherwise harvest it at any time). If you hay or graze it before November 1, you will not receive a prevented planting payment for your first crop;
- Plant a cover crop after the late planting period and hay or graze it before November 1 and receive 35 percent of a prevented planting payment for your first crop or wait to hay or graze it on or after November 1 and receive a full prevented planting payment for your first crop; or
- Plant a second crop after the late planting period (if you are also prevented from planting through the late planting period). You can also plant after the final planting date if no late planting period is available. You may receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.

## Keep Good Records

Good documentation is the key to receiving prevented planting payments. Work with your crop insurance agent to determine the documentation you need to have for your prevented planting claim.

## Payment Reductions May Not Apply

If you meet the double-cropping requirements specified in the policy, the 65-percent payment reduction does not apply to a prevented planting payment for the first insured crop when a second crop is planted after the final planting date or, after the end of the late planting period for the first insured crop.

The double-cropping requirements specified in the policy are:

- The practice of planting two or more crops for harvest in the same crop year on the same acreage is generally recognized by agricultural experts (including organic agricultural experts) for the area;
- The second or additional crops are customarily plant-

ed after the first insured crop for harvest on the same acreage in the same crop year in the area;

- Additional insurance coverage is offered under the authority of the Federal Crop Insurance Act and is available in the county on the two or more crops that are double cropped; and
- You provide records showing the number of acres double-cropped in 2 of the last 4 crop years the first insured crop was planted or show the applicable acreage was double-cropped in at least 2 of the last 4 crop years in which the first insured crop was grown on it.

## For More Information

For more information, please see RMA's prevented planting website at: [www.rma.usda.gov/news/currentissues/prevented/](http://www.rma.usda.gov/news/currentissues/prevented/) or talk to your crop insurance agent.

## 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](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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