

WHEN PLANTING GOES WRONG...

Prevented Planting & Replant Provisions in Crop Insurance 2018 Crop Year, NY

Crop insurance can help your farm recover from a crop failure. Did you know it can also help you manage risk at planting time? Most crop insurance policies include provisions that can compensate you if you are unable to plant or help you afford to replant your crop if necessary.

Prevented Planting

Prevented planting provisions in insurance policies can provide valuable coverage when extreme weather conditions prevent or delay planting.

Am I covered? Most policies include a provision for prevented planting. Notable exceptions are area risk (ARPI) and catastrophic-level (“CAT”) policies.

Eligibility

The acres to be replanted must be:

- Originally planted on or after the earliest planting date
- Either at least 20 acres total or 20% of the insured planted acreage (whichever is less - this is known as the “20/20 Rule”)
- Affected by an insured cause of loss, such as a late frost
- Appraised as having an expected yield below 90% of the guaranteed yield in your policy
- Determined to be “practical to replant” by an Authorized Crop Insurance Adjuster
- Replanted with the original crop

So you were unable to plant, now what?

You must provide notice that you were prevented from planting an insured crop within 72 hours after you determine you will be unable to plant. Then you may choose to:

- Leave the acreage idle or plant a cover crop (and receive a full prevented planting payment as long as you do not hay or graze the cover crop before November 1)

- Plant the crop late (your original production guarantee applies but is reduced one percent per day for each day planting is delayed after the final planting date), OR
- Plant a second crop (you may receive a prevented planting payment equal to 35% of the prevented planting guarantee).

To learn more about the crop insurance prevented planting provision, please check out the New York Prevented Planting fact sheet at: <http://bit.ly/2quKTCm>

To learn more about the crop insurance in New York State, please visit:
agriskmanagement.cornell.edu

Cornell University delivers crop insurance education in New York State in partnership with the USDA, Risk Management Agency. This material is funded in partnership by USDA, Risk Management Agency, under award number RM17RMETS524020

Diversity and Inclusion are a part of Cornell University's heritage. We are an employer and educator recognized for valuing AA/EEO, Protected Veterans, and Individuals with Disabilities.