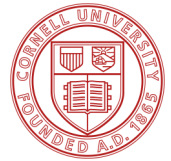


NY Crop Insurance Fact Sheet

Organic Producers 2018



Crop Insurance for Organic Farming Practices

Organic farming has become one of the fastest growing segments of U.S. agriculture. In New York state alone, organic agriculture sales increased 56% from 2008 to 2014. USDA's Risk Management Agency (RMA) recognizes that organic farming practices result in higher value crops and provides coverage for organic producers and producers transitioning to organic production under several existing crop insurance policies.

Are there special insurance products for organic crops?

No, there are no special insurance products exclusive to organic production.

RMA treats organic production for some crops as a "practice" type, which allows for a more accurate "price election" or "projected price" value to be used when calculating the insurance guarantee. This results in a more appropriate guaranteed level of coverage for the higher value crops.

What types of loss are covered?

As long as the producer maintains records proving that good organic management practices, as established by organic agricultural experts for the area, were followed and losses were unavoidable, certain types of loss will be covered, including those caused by:

- Weather
- Insects
- Disease
- Weed infestation

What types of loss are NOT covered?

Losses that are **NOT** covered include:

- Failure to comply with USDA National Organic Program standards.
- Crop contamination by prohibited substances. This includes contamination caused by pesticide drift.

Which New York crops have organic coverage?

The following crops in New York have crop insurance coverage for certified and transitional practices in 2018:

- Apples
- Barley
- Corn
- Dry Beans
- Fresh Market Beans
- Grain Sorghum
- Potatoes
- Processing Beans
- Soybeans
- Sweet Corn
- Tomatoes
- Wheat

How do I report organic acreage?

On the acreage reporting date you must have the following:

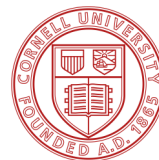
For Certified Organic Acreage:

- A current organic plan; and
- An organic certificate (written certificate) or documentation from a USDA-accredited certifying agent that indicates an organic plan is in effect.

***For more NY crop insurance information, visit:
www.agriskmanagement.cornell.edu***

NY Crop Insurance Fact Sheet

Organic Producers 2018 (reverse)



For Transitional Acreage:

- An organic plan, or written documentation from a USDA-accredited certifying agent that indicates an organic plan is in effect. The organic plan must:
 - * Identify the acreage that is in transition for organic certification;
 - * List crops grown on the acreage during the 36 month transitioning period; and
 - * Include all other acreage (conventional acreage) in the farming operation.

What if my crops are grown for a contract?

A Contract Price Addendum (CPA) is available to organic producers who grow crops under contract. You can choose to use the prices established in those contracts as your “price election” or “projected price” in place of the RMA-issued prices when buying crop insurance. This value can equal up to a maximum contract price amount that is set by RMA. The CPA allows organic producers who have a contract to buy a crop insurance guarantee that is more reflective of the actual value of their crop.

A copy of the contract must be submitted by the crop insurance acreage reporting date for CPA election!

In 2018, all crops with organic practice elections in New York are eligible for the CPA **EXCEPT fresh market beans and sweet corn.**

Whole Farm Revenue Protection

RMA’s Whole-Farm Revenue Protection (WFRP) product insures revenue for all commodities sold by one farm under one policy. The plan guarantees up to \$8.5million of revenue, and is available for farms with specialty or organic commodities (both crops and up to \$1million of livestock.) This product also allows certified organic producers to use organic prices when calculating guaranteed revenue.

Anything else I should know?

There are many important dates to keep track of when participating in the crop insurance program. Important date information for New York can be found at the RMA NY state website:

<http://cli.re/LyZqe1>

or at: **www.agriskmanagement.cornell.edu**

For More Information...

Crop insurance policy information, crop provisions and handbooks can be found on the RMA Organic Crops Page at:

<http://cli.re/g1Qbyg>

A crop insurance agent can provide you with detailed information regarding crop insurance for your farm. A list of crop insurance agents is available online at the RMA agent locator at:

<http://cli.re/gzPVWy>

You can also find a list of insurable crops in New York and additional crop insurance educational materials for New York farmers at: **www.agriskmanagement.cornell.edu**

***For more NY crop insurance information, visit:
www.agriskmanagement.cornell.edu***