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Cover Crops and Crop Insurance

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Cover crops and crop insurance have successfully coexisted for decades, as evidenced by the rapid growth in the use of this agronomic practice. As you continue exploring the use of this conservation practice- whether to 1.) plant the cover crop before the insured crop, 2.) into the insured crop, or 3.) after the insured crop - it is important that they review their crop insurance policy.

Defining a Cover Crop

For crop insurance purposes, a cover crop is a crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement. Cover crops, which can include grasses, legumes, and forbs are used primarily for erosion control, soil health improvement, water quality improvement, and other conservation purposes. If you plant cover crops you may improve:

- Soil quality;
- Nutrient cycling;
- Nitrogen production;
- Erosion control;
- Soil water availability; and
- Weed management.

Insuring a Crop Following a Cover Crop

For cash crops following cover crops, RMA, Natural Resources Conservation Service (NRCS), and the Farm Service Agency (FSA) organized an interagency workgroup to develop a consistent cover crop policy across the three agencies. With the guiding principle that cover crops achieve conservation benefits while minimizing yield reduction risk in the following crop due to soil water use, the group was tasked to develop cover crop management guidelines. The interagency group developed the NRCS Cover Crop Termination Guidelines (NRCS Guidelines). The NRCS Guidelines serve as the cover crop management guide for USDA agencies.

NRCS Recommended Termination Dates: NRCS used information from collaborative workgroups, technical literature, and experts' knowledge of national and local cover crop systems to develop the NRCS Guidelines. Four cover crop termination zones across the United States were established. Each zone identifies the proper cover crop management due to variability in climate and cropping systems in these areas. The Guidelines recommend that farmers in:

- Zone 1 (largely arid to semi-arid regions in the Western U.S.) terminate cover crops 35 days or earlier before planting the main

crop;

- Zone 2 (moving to the east) terminate cover crops 15 days or earlier before planting;
- Zone 3 terminate cover crops on or before planting; and
- Zone 4 (covering a large portion of the Eastern U.S.) terminate cover crops at planting or within 5 days after planting, but before crop emergence.

Termination means growth has ended. These Zone termination requirements may be adjusted based on the Additional Cover Crop Termination Considerations in the NRCS Guidelines. Termination of cover crops that are used in an irrigated cropping system are not restricted to a given termination zone. The cover crop should be terminated based on the crop system, but before the planted crop emerges.

Crop Insurance Linked to Conservation: In response to the release of the NRCS Guidelines, RMA developed crop insurance provisions for crops that follow a cover crop. The provision is applicable to all crops and practices and is in the "Insurance Availability" section of the special provisions. The statement is: *Insurance shall attach to a crop following a cover crop when the cover crop meets the definition provided in the Basic Provisions, was planted within the last 12 months, and is managed and terminated according to NRCS guidelines. If growing conditions warrant a deviation from the guidelines, producers should contact either Extension or the local NRCS for management guidance. For information on cover crops and crop insurance and the Cover Crop Termination Guidelines go to <https://www.rma.usda.gov/news/currentissues/covercrops/> (/Topics/Cover-Crops) .*

Insurability of the crop following the cover crop depends on three criteria. The cover crop must:

- Meet the definition provided in the Basic Provisions;
- Have been planted in the last 12 months; and
- Have been managed and terminated according to the NRCS Guidelines.

If the producer did not receive a deviation from following the NRCS Guidelines, failure to meet on one of the three criteria means insurance coverage will not begin on the cash crop that follows the cover crop.

Haying and Grazing: Cover crops planted before the insured crop can be grazed or harvested as hay or silage, unless prohibited by RMA crop insurance policy provisions. Cover crops cannot be harvested for grain, seed, etc.

Planting a Cover Crop Into an Insured Crop

Once the cash crop is planted, insurance attaches. The producer must continue to follow all other crop provisions for that crop to remain insurable. If the acreage has been interplanted, which is two or more

crops planted in a manner that does not permit separate agronomic maintenance or harvest of the insured crop, the cash crop is not insurable.

On the other hand, if two or more crops are planted in a manner that does permit separate agronomic maintenance or harvest of the insured crop, then the crop is insurable. An example of this may be aerial seeding cover crop seeds into a mature corn crop. In this case, any damage to the insured grain crop caused by planting of the cover crop would not be covered and uninsured cause of loss appraisals would be applied to the insured crop when determining any indemnity payment.

Planting a Cover Crop After an Insured Crop

Producers must also be cognizant of crop insurance provisions concerning cover crops planted after an insured crop. A cover crop, planted after a first insured crop and planted for the purpose of haying, grazing or otherwise harvesting in any manner or that is hayed or grazed during the crop year, or that is otherwise harvested is considered to be a second crop. A cover crop that is covered by FSA's noninsured crop disaster assistance program (NAP) or receives other USDA benefits associated with forage crops will also be considered as planted for the purpose of haying, grazing or otherwise harvesting. A cover crop meeting these conditions will be considered a second crop, and all first insured crop / second crop rules and procedures will apply.

Types of Cover Crops

RMA does not have an "approved list" of cover crops. For crop insurance purposes, a cover crop is a crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent

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purposes related to conservation or soil improvement.



More Information

Producers can find more information about cover crops and cash crop insurability in county special provisions at webapp.rma.usda.gov/apps/actuarialinformationbrowser/ (<https://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>) . All relevant information for cover crops and crop insurance, including answers to frequently asked questions, go to www.rma.usda.gov/Topics/Cover-Crops. (<http://www.rma.usda.gov/Topics/Cover-Crops.%20>)

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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/Information-Tools/Agent-Locator-Page (<https://www.rma.usda.gov/Information-Tools/Agent-Locator-Page>) .

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