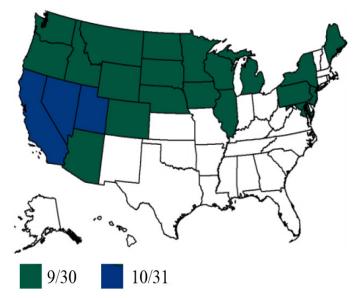
Washington National Office — Washington, DC

November 2018

### **Forage Production**

### **Sales Closing Dates\***



\*Program may not be available in all counties.

### **Crop Insured**

Forage is insurable if:

- · You have a share in the crop; and
- It is grown during one or more years after the year of establishment.

Forage is not insurable if it:

- Does not have an adequate stand at the beginning of the insurance period;
- · Is grown with a non-forage crop; or
- Exceeds the age limitations for forage stands contained in the Special Provisions.

For crops, types or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

#### **Insurance Period**

Coverage begins when the forage reaches an adequate stand and the date listed in the crop policy, and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- · Removal from the windrow or the field for each cutting;
- · Final adjustment of loss;

- · The date grazing starts on the forage crop;
- · Abandonment of the crop;
- October 15 in Lassen, Modoc, Mono, Shasta and Siskiyou Counties, California and all other states, except Arizona; or
- November 30 all Arizona and California counties, except those listed above.

See crop provisions for additional information.

# Acreage Reporting Requirements

You must file a report of all insured forage production acreage with your crop insurance agent by the acreage reporting date. Acreage reporting dates vary by crop and county, consult your crop insurance agent for more information and specific reporting requirements.

Acreage reporting dates:

- Arizona, Colorado, Michigan, Minnesota, Montana, Nebraska, New Jersey, New York, North Dakota, Pennsylvania, South Dakota, Wisconsin, and Wyoming.....11/15
- Alaska, California, Idaho, Illinois, Iowa, Maine, Maryland, Nevada, Oregon, Utah, and Washington.....12/15

#### **Causes of Loss**

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insects and plant disease, except for insufficient or improper application of pest or disease control measures;
- Wildlife; or
- · Volcanic eruption.

## **Duties in the Event of Damage** or Loss

If a loss occurs you must:

- · Protect the crop from further damage by providing sufficient care;
- · Leave representative samples for each field of the damaged unit;
- Notify your crop insurance agent within:

- 72 hours of your initial discovery of damage, but not later than
  15 days after the end of the insurance period;
- 3 days from the date harvest should have started if the insured crop will not be harvested;
- 5 days before grazing of insured forage begins;
- 15 days before any production will be sold by direct marketing;
- 15 days prior to the beginning of harvest, if you previously gave a notice of loss; and
- Not destroy the damaged crop until after you have received written consent to do so.

## **Coverage Levels and Premium Subsidies**

The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

	Percent								
Coverage Level	50	55	60	65	70	75	80	85	
Premium Subsidy	67	64	64	59	59	55	48	38	
Your Premium Share	33	36	36	41	41	45	52	62	

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300, per crop per county.

### **Coverage Options**

You may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection, Actual Production History, or Area Yield Protection, where available.

Additional Options are Supplemental Coverage Option (SCO), where available.

### Contact a Crop Insurance Agent for More Information

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 <u>Agent Locator</u> (/Information-Tools/Agent-Locator-Page).

#### **Useful Links**

- Actuarial Information Browser (https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/)
- RMA Map Viewer (https://prodwebnlb.rma.usda.gov/apps/mapviewer/index.html)
- USDA/Risk Management Agency Homepage (/)
- Regional Office State Directory (/RMALocal/Field-Offices/Regional-Offices)

### **Insurance Units**

Basic units and optional units are available for forage production.

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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