



# Prevented Planting Insurance Provisions: Flood

June 2009

## Flood and Prevented Planting

Prevented planting is a failure to plant the insured crop with the proper equipment by the final planting date designated in the insurance policy's Special Provisions or during the late planting period, if applicable. Final planting dates and late planting periods vary by crop and by area. Producers should refer to the policy provisions or contact their crop insurance agent for more information.

The Crop Provisions for each crop specify whether prevented planting is available. Crop insurance policies with prevented planting provisions provide valuable coverage to producers when **flood** prevents planting. Because farming is complex, eligibility for a prevented planting payment must be determined on a case-by-case basis. However, the following provides a general overview.

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

Prevented planting coverage is also provided if a producer is unable to plant because of residual salt in the soil or irrigation water supply as a result of an insured cause of loss (such as hurricane or flood), as long as the event occurs during the prevented planting insurance period. Producers must report and document the cause of loss. Approved insurance providers must determine whether the loss is insurable and may ask producers for additional documentation from agricultural experts to support the 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 elected by the sales closing date). For both Crop Revenue Cover-

age and Revenue Assurance policies (with the Fall Harvest Price Option), final prevented planting payments are based on the Fall Harvest Price. There is **no** prevented planting coverage under Group Risk Plan (GRP) or Group Risk Income Protection (GRIP) insurance policies.

## Carryover and New Policyholders

**Producers who had an insurance policy the prior year** (carryover policyholders) 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** policyholders 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 prevented planting requirements are met.

For example, the corn sales closing date for the 2009 crop year is March 15, 2009. An insured cause of loss occurs on or after March 15, 2009. For the 2009 crop year, a new policyholder or a carryover policyholder could be eligible for a prevented planting payment for the 2009 crop year. However, if a cause of loss that prevents planting in 2009 occurred between March 15, 2008, and March 14, 2009, only the carryover policyholder would be eligible for a prevented planting payment.

## If a Producer Is Prevented from Planting by the Final Planting Date

What choices do producers have if they are prevented from planting by the final planting date? Producers may:

- Plant the insured crop during the late planting period, if applicable. The late planting period is generally 25 days after the final planting date but varies by crop and area, as specified in the policy. For most crops, the timely planted production guarantee is reduced 1 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 applicable), in which case the insurance guarantee will be the same as the insurance guarantee provided for prevented planting coverage.
- Leave the acreage idle (black dirt) and receive a full prevented planting payment.
- Plant a cover crop and receive a full prevented planting payment (but **do not** hay or graze this cover crop before November 1 or otherwise harvest it at any time), **or**
- Plant another crop (second crop) after the late planting period or after the final planting date if no late planting period is applicable, or hay or graze a cover crop after the end of the late planting period or after the final planting date if no late planting period is applicable but before November 1, or otherwise harvest it at any time, and receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.

### Keep Good Documents

Good documentation is key to receiving prevented planting payments. Producers should work with their approved insurance provider to determine the documentation needed for their specific prevented planting claim.

### Payment Reductions May Not Apply

If a producer meets 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: (1) a second crop is planted; or (2) a cover crop is hayed, grazed, or otherwise harvested.

The double-cropping requirements specified in the policy are: (1) 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; (2) the second or additional crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area; (3) additional coverage insurance offered under the authority of the Federal Crop Insurance Act is available in the county on the two or more crops that are double cropped; and (4) the producer

provides records showing the number of acres double-cropped in 2 of the last 4 crop years the first insured crop was planted.

### For More Information

Prevented planting handbook:

[http://www.rma.usda.gov/handbooks/25000/2008/08\\_25370-1h.pdf](http://www.rma.usda.gov/handbooks/25000/2008/08_25370-1h.pdf)

Agent locator: <http://www3.rma.usda.gov/apps/agents/>

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