



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.

Cannot Plant the acres

Am I covered? Most policies include a provision for prevented planting with the exception of group risk (GRP, GRIP, and ARPI) and catastrophic-level (“CAT”) policies.

Eligibility

You may be eligible to file a claim if:

- Your acreage is physically available for planting
- Your acreage was planted in at least 1 of the 4 most recent crop years
- An insured cause of loss occurred within the insurance period, for example, excessively wet conditions throughout the growing season which prevented nearby producers from planting similar acreage
- A specific event, like flooding, which impacted only your field
- You were unable to plant by the final planting date or during the late planting period (generally 25 days after the final planting date but varies)

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).

Payments

The prevented planting guarantee for most crops is 60%* of the production guarantee for timely planted acreage (the production guarantee is 65 or 70% of projected price).

* Some policies have additional coverage options available.

Replant

Replant provisions in insurance policies provide a payment to help producers replant after extreme weather destroys a planting.

Am I covered?

Most policies include a replant provision with the exception of group risk (GRP, GRIP, and 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 your planting was destroyed, now what?

- Notify your crop insurance agent within 72 hours
- An adjuster will appraise your expected yield and whether it is practical to replant
- If applicable, replant with the original crop
- Your original planting guarantee will continue as if nothing had happened (as long as you plant before the final planting date)

Payments

The replant payment is typically equal to the lesser of either your actual costs of replanting or a formula provided in your crop insurance policy provisions (for example: for corn, the per-acre replant payment equals the projected price/bushel x 8 bushels).

Communicate regularly with your agent about any issues with your crop, especially before planting deadlines!
This is essential for receiving prevented planting or replanting payments.

Link to Risk Management Agency information on Prevented Planting:

<https://www.rma.usda.gov/News-Room/Frequently-Asked-Questions/Prevented-Planting-Coverage-Factor-Changes-for-2019>

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