



USDA Livestock Insurance Available for Vermont Beef Producers

January 2019



Whole-Farm Revenue Protection

(RMA program) The Whole-Farm Revenue Protection program provides a risk management safety net for all commodities on the farm under one insurance policy. Farms can get WFRP with only one commodity or with multiple commodities. This insurance plan is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets, wholesale or retail.

Pasture, Rangeland, Forage Program

(RMA program) The Pasture, Rangeland, Forage (PRF) Pilot Insurance Program is designed to provide insurance coverage on pasture, rangeland, or forage acres. This insurance coverage is for a single peril, lack of precipitation, based on NOAA Rainfall Index. The program is designed to give you the ability to buy insurance protection for losses of forage produced for grazing or harvested for hay, which result in increased costs for feed, de-stocking, depopulating, or other actions. Coverage is based on the experience of the entire grid in which your farm is located.

Livestock Indemnity Program (LIP)

(FSA program) The Livestock Indemnity Program provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather. In addition, LIP covers attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators.

Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)

(FSA program) ELAP is another program available through FSA and it covers livestock losses due to an eligible adverse weather or eligible loss condition, including blizzards, disease (including cattle tick fever), water shortages and wildfires. ELAP covers losses that are not covered under other Supplemental Agricultural Disaster Assistance Payment programs. There are four categories of livestock losses covered by ELAP: (1) Livestock death losses caused by an eligible loss condition; (2) Livestock feed and grazing losses that are not due to drought or wildfires on federally managed lands; (3) Losses resulting from the additional cost of transporting water to livestock due to an eligible drought; (4) Losses resulting from the additional cost associated with gathering livestock for treatment related to cattle tick fever.

For more information:

- UVM Agricultural Risk Management Education Website: <http://go.uvm.edu/ag-risk>
Email: jake.jacobs@uvm.edu Message phone line: 802-656-7356
- Contact an insurance agent licensed by USDA to sell crop insurance in Vermont.
Locate an agent at the RMA web site: <http://www.rma.usda.gov/tools/agent.html>
- For FSA programs, visit your local FSA office.

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