



The use of cover crops to address conservation and soil quality concerns is expanding across the country. Cover crops can include grasses, legumes, and forbs. They are used primarily for erosion control, soil health improvement, water quality improvement and other conservation purposes.

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. As long as a cover crop meets this definition, it will be considered a cover crop.

NRCS Guidelines

An interagency workgroup including RMA, NRCS and FSA was established to develop a consistent, simple and flexible cover crop policy across these three USDA agencies. They worked collaboratively to develop guidelines so producers can achieve conservation benefits of cover crops while minimizing the risk of reducing yield on the following crops due to soil water use. The NRCS Guidelines now serve as the cover crop management guide for the entire United States and for all USDA agencies.

The NRCS established four cover crop termination zones across the United States. Vermont is in Zone 4 and on non-irrigated cropland a producer must terminate the cover crop at or within 5 days after planting, but before crop emergence. The cover crops in irrigated cropping systems should be terminated based on the crop system and the conservation purpose, but before the planted crop emerges. (These zone termination requirements may be adjusted based on the Additional Cover Crop Termination Considerations in the NRCS Guidelines.)

Termination

Termination means growth has ended. If the cover crop is not terminated according to the NRCS Guidelines, it will not be considered a cover crop, which may adversely affect the insurability of the following crop. A cover crop can be terminated by any means. While grazing in some cases can terminate a cover crop, there is no definitive way to assure growth has ended, which will vary based on weather, soil and the type of cover crop used. Another potential drawback is that grazing could use soil water needed by the insured crop. Cover crops may 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. Regardless of the termination method, it is the producer's responsibility to ensure that the cover crop is terminated according to the NRCS Guidelines.

Seasonal Covers

NRCS practices include allowing installations of seasonal covers under special circumstances, such as a protective cover crop during the establishment of a wind erosion susceptible crop. For crop insurance purposes, you must have documentation that the seasonal covers were installed to protect the planted crop from specific erosion conditions.

Over-seeding/Interseeding/Interplanting

Over-seeding or interseeding a conservation cover crop into an insured grain crop will not affect insurability as long as the cover crop is seeded at a time that will not impact the yield or harvest of the insured crop. Interplanting a conservation cover crop into an insured grain crop will not affect insurability unless prohibited by your crop insurance policy or crop provision. If the cover crop and a cash crop are planted in a way that permits separate agronomic maintenance or management, then the cash crop may be insurable. Interplanting involves multiple crop species grown together, with no distinct row pattern and does not permit separate agronomic maintenance or management and then the cash crop would not be insured.

Insuring a Crop Following a Cover Crop

Insurance shall begin on a crop following a cover crop when the cover crop 1) meets the definition provided in the basic provisions, 2) was planted within the last 12 months, and 3) is managed and terminated according to NRCS guidelines.

Prevented Planting

If conditions prevent you from planting your insured crop, you may wish to establish a cover crop on the prevented planting acreage. Generally, once you receive a prevented planting payment you can later plant a cover crop on the prevented planting acreage, but you cannot hay or graze that cover crop before November 1 and cannot otherwise harvest anytime, or you will impact your prevented planting payment.

Producers interested in determining how cover crops can fit into their farming operations are encouraged to look over the actuarial documents for their county and discuss all available options with their crop insurance agents.



For more information:

- University of Vermont Ag Risk Management Education program
Website: <http://go.uvm.edu/ag-risk>
Jake Jacobs, Crop Insurance Education Coordinator
Email: jake.jacobs@uvm.edu Message phone line 802-656-7356
- Link to RMA cover crop Fact Sheet: <https://www.rma.usda.gov/Fact-Sheets/National-Fact-Sheets/Cover-Crops-and-Crop-Insurance>
- Contact an insurance agent licensed by USDA to sell crop insurance in Vermont. You can locate an agent at the RMA web site: <http://www.rma.usda.gov/tools/agent.html>
- Visit your local USDA Farm Service Agency office



This material is funded in partnership by USDA, Risk Management Agency, under award number RM18RMETS524C022. USDA and the University of Vermont are equal opportunity providers and employers.