

Raleigh Regional Office — Raleigh, NC

Revised June 2018

Forage Seeding

Maine, Maryland, New Jersey, New York, Pennsylvania, and Vermont

Crop Insured

Forage seeding is insurable if:

- It is alfalfa, or forage mixture containing at least 50 percent alfalfa, clover, birdsfoot trefoil, or any other locally recognized and approved forage legume species (by weight); or
- It is planted during the current crop year to establish a normal stand of forage.

This policy does not cover any acreage that is:

- Grown with the intent to be grazed, or grazed at any time during the insurance period; or
- Interplanted with another crop (except nurse crops).

Counties Available

Insurable counties with the forage seeding program may be found in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation/browser2019crop_criteria.aspx. Forage seeding may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

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;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; and
- Wildlife.

Insurance Period

Coverage begins on the date we accept your

application or the date when the crop is planted.

Coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop;
- The date grazing starts on the insured crop; or
- October 15 for fall-planted forage, or May 21 for acreage seeded in the spring.

Important Dates

Fall-seeded

Sales Closing Date	July 31, 2018
New Jersey, New York, Pennsylvania, Vermont:	
Final Planting Date	August 31, 2018
Acreage Report Date	November 15, 2018
Maryland:	
Acreage Report Date	December 15, 2018
Allegany and Garrett Counties:	
Final Planting Date	August 31, 2018
All other Maryland Counties:	
Final Planting Date	September 10, 2018

Spring-seeded

Sales Closing Date	March 15, 2019
Acreage Report Dates	
Maryland, New York, Vermont ..	May 15, 2019
New Jersey, Pennsylvania	June 15, 2019
Maine	August 15, 2019
Final Planting Dates	
Maine	August 10, 2019
New Jersey, New York, Pennsylvania, Vermont:	
Final Planting Date	May 10, 2019
Maryland:	
Allegany and Garrett Counties:	
Final Planting Date	May 10, 2019
All other Maryland Counties:	
Final Planting Date	April 30, 2019

Reporting Requirements

You must file a report of planted acreage to your crop insurance agent by the acreage reporting date. Since acreage reporting dates vary by crop and county, consult your agent or for more information see www.rma.usda.gov/tools/.

Duties in the Event of Damage or Loss

Notice of Loss - If a loss occurs you should:

- Protect the crop from further damage by providing sufficient care;
- Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- Leave representative samples intact for each field of the damaged unit.

Coverage Levels and Premium Subsidies

Coverage Level	Dollar Guarantee	Premium Subsidy
CAT	\$106	100%
50%	\$192	67%
55%	\$211	64%
60%	\$230	64%
65%	\$249	59%
70%	\$268	59%
75%	\$287	55%
80%	\$306	48%
85%	\$325	38%

Replanting Provisions

A replanting payment may be allowed only in counties with both fall and spring planting dates if:

- Fall-planted acreage is damaged by an insurable cause and less than 75 percent of a normal stand remains (a minimum of nine live plants per square foot will be considered to be a normal stand for loss adjustment);
- It is practical to replant;
- We give written consent to replant; and
- Such acreage is replanted the following spring by the spring final planting date. The replant payment is 50 percent of the determined indemnity.

A replanting payment will not be allowed in counties where the forage seeding was initially planted in the spring. You must replant the spring-planted forage at your own expense, if it is practical to replant.

Loss Example

Assume one basic unit of 50 acres of spring-seeded forage at 65-percent coverage level with a 10 acre fully established stand and 40 acres at 50-percent stand.

\$249	Insurance amount per acre
x 50	Spring-seeded forage acres
\$12,450	Protection in force
\$249	Insurance amount per acre
x 10	Fully established stand acres
\$2,490	Production-to-count
\$12,450	Protection in force
- \$2,490	Production-to-count
\$9,960	Amount of loss

Price used is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

Contact Us

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