The Pasture, Rangeland, Forage Insurance Program (PRF) is designed to help protect a farm operation from the risks of forage loss due to the lack of precipitation. This insurance can mitigate increased costs for feed, destocking, depopulating or other actions that are the result of losses of forage produced for grazing or harvested for hay.

The coverage is based on precipitation expected during specific intervals. The PRF program utilizes a rainfall index to determine precipitation for coverage purposes, and does not measure production or loss of products themselves.

PRF is NOT designed to insure against ongoing or severe drought.

Rainfall Index

The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data, which utilizes a grid system to determine precipitation amounts within an area. Each grid is approximately 17 by 17 miles. Acres to be insured are in one or more grids based on the location to be covered. When the rainfall during the two-month insured period falls below the 50-year average for that grid, the producer may receive an indemnity payment.

Coverage and Claims

Producers select the coverage level, index intervals and productivity factor.

- The **index interval** represents a two-month period, and the period selected should be the one when precipitation is most important to a producer’s operation.
- Policyholders select a **coverage level** from 70 to 90 percent.
- The rainfall index does not measure direct production or loss. The producer is insuring a rainfall index that is expected to estimate production. Producers select a **productivity factor** to match the amount of protection to the value of the production that best represents the operation and the productive capacity of the producer’s acres. Coverage is based on the rainfall index and the experience of the entire grid.
**Insurance Period and Sales Date**
Coverage is provided for each two-month period selected by the producer.

**Sales Closing Date** for all Vermont counties……. November 15

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**Getting Pasture, Rangeland, Forage Insurance Protection for Your Farm**
Using RMA’s **PRF Support Tool** you can locate the grid where your forage acreage is located.

- Go to [https://www.rma.usda.gov/](https://www.rma.usda.gov/)
- In the blue ribbon of choices, select “Tools”, then click on “PRF Rainfall” from the list provided.
- Enter your location in the designated box. Map will tag your location and provide your grid ID.
- Using your grid ID, search your Historical Indexes, Decision Support Tool and Estimated Indemnities.

A crop insurance agent can assist you in working through the RMA on-line Decision Support Tool to help you determine whether or not PRF is the right choice for your farm and help make decisions about coverage levels and intervals.

You can locate an agent licensed to sell crop insurance in Vermont by visiting the RMA web site listed above, click on “Tools”, then select **Agent Locator**.

- Click on the blue link “RMA Agent Locator”. This will bring you to the search page.
- In the box at top left, enter your location; In the “Licensed in” box on right, click on Vermont in the drop-down menu. All counties will automatically be selected – you may leave this as it is, or remove the additional counties and check only your own county; Adjust other filters as desired.
- When all filters are selected as you want them, click on the blue “Search” button.

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**For more information**

**University of Vermont Agricultural Risk Education program**
Website: [http://go.uvm.edu/ag-risk](http://go.uvm.edu/ag-risk)

Jake Jacobs, Crop Insurance Education Coordinator
Email: jake.jacobs@uvm.edu          Message phone line: 802-656-7356

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

January 2019