Pasture, Rangeland, Forage Program (PRF)
(RMA program) The PRF Program is designed to provide insurance coverage on your pasture, rangeland, or forage acres. This insurance coverage is for a single peril, lack of precipitation. This program is based on precipitation using the 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, destocking, depopulating, or other actions. Coverage is based on the experience of the entire grid in which your farm is located.

Whole-Farm Revenue Protection (WFRP)
(RMA program) WFRP 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.

Livestock Indemnity Program (LIP)
(FSA program) LIP provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather or by 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 covers 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 established by the 2014 Farm Bill, specifically the Livestock Forage Disaster Program (LFP) and the Livestock Indemnity Program (LIP).
Dairy – USDA has a number of programs developed to moderate risk for dairy producers. You can inquire about the following programs to see if they would provide coverage for sheep or goat dairy production risk.

**Dairy Revenue Protection (Dairy-RP)**
(RMA program) Dairy-RP is designed to insure against unexpected declines in the quarterly revenue from milk sales relative to a guaranteed coverage level. The expected revenue is based on futures prices for milk and dairy commodities and the amount of covered milk production elected by the dairy producer.

**Margin Protection Program – Dairy (MPP-D)**
(FSA program) MPP-Dairy is a revenue protection program based on the difference between the price of milk and the cost of feed. The MPP-D offers dairy producers catastrophic coverage, at no cost to the producer above the annual administrative fee; it also provides various levels of buy-up coverage.

**For more information:**

- UVM Ag Risk Management Education: [website](http://go.uvm.edu/ag-risk)
  Contact Jake Jacobs, UVM Crop Insurance Education Coordinator
  Email: jake.jacobs@uvm.edu Message phone line: 802-656-7356
- Contact an insurance agent licensed by USDA to sell crop insurance in Vermont. To find an agent, go to: [http://www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html)
- For Farm Service Agency (FSA) programs, contact your local FSA office.

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