



2020 Crop Insurance for Vermont Nursery Growers



Updated February 2020

Nursery crop insurance is available in all counties for which a premium rate is provided in the actuarial documents to all persons operating nurseries that meet certain criteria. Insurance coverage applies, by practice (field-grown or container), to all of your nursery plants in a county and

- for which you have a share;
- are on the EPLPPS — go to tools on the RMA website:
<https://www.rma.usda.gov/en/Information-Tools/Nursery-Inventory-Software-EPLPPS>
- are grown in a nursery that receives at least 40 percent of its gross income from the wholesale marketing of nursery plants;
- meet requirements for irrigation unless growing under special provisions that allow insurability without irrigated practice;
- meet all the requirements for insurability;
- are grown in an appropriate medium; and
- are grown and sold with the root system attached.

Nursery plants may not be insured if they:

- Are grown in containers containing two or more different genera, species, subspecies, varieties, or cultivars;
- Are grown as stock plants; or
- Are grown solely for harvest of buds, flowers, or greenery.

Plants producing edible fruits and nuts can be insured if the plants are available for sale. Harvesting the edible fruit or nuts does not affect insurability.

Your nursery must be inspected and approved as acceptable before insurance coverage can begin.

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including wind, hurricane and freeze. If cold protection is required by the EPLPPS, adequate and operational cold protection measures must be in place;
- Failure of irrigation water supply, if due to an insurable cause of loss, such as drought;
- Fire, provided weeds and undergrowth are controlled; and
- Wildlife.

Rehabilitation Endorsement

This is an addition to the basic policy and provides reimbursement for your expenditures on labor and material for pruning and setup (righting, propping, and staking) of field-grown plants that are damaged by an insured cause of loss and have a reasonable expectation of recovery. The Rehabilitation Endorsement is not available with the catastrophic coverage level.

Important Dates

Sales Closing/Cancellation.....May 1 Insurance period begins.....June 1

Whole Farm Policy

The Whole-Farm Revenue Protection (WFRP) 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. This program also allows certified organic producers to use organic prices.

Noninsured Crop Disaster Assistance Program (NAP)

This is a disaster assistance program that is administered by the Farm Service Agency (FSA) and it provides financial assistance to producers of non-insurable crops to protect against natural disasters that result in lower yields or crop losses. NAP provides disaster relief coverage based on the amount of loss that exceeds 50 percent of expected production.

Tree Assistance Program (TAP)

This is another disaster assistance program that is administered by FSA. This program provides financial assistance to eligible orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes, and vines lost by natural disasters. Final date to submit application and supporting documentation is the later of 90 calendar days of the disaster event OR the date when the loss is apparent. There are no fees for applications. Commodities covered include trees, bushes, and vines from which an annual crop is produced for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees produced for commercial sale.

Provisions for beginning farmers, traditionally underserved farmers, and farmers with limited resources

Eligible beginning farmers, traditionally underserved and those with limited resources can now receive increased assistance when they participate in USDA crop insurance programs, such as exemptions from administrative fees, ability to use production history from previous agricultural involvement and increased subsidies. Check with your crop insurance agent for these and other benefits available.

Where to get more information

UVM Crop Insurance Education website: <http://go.uvm.edu/ag-risk>

Jake Jacobs, Crop Insurance Education Coordinator email: jake.jacobs@uvm.edu

USDA Risk Management Agency: <http://www.rma.usda.gov/>

Crop Insurance Agents must be licensed by the USDA to sell crop insurance. Here is the RMA agent locator link to find an agent in Vermont:

<http://www.rma.usda.gov/tools/agent.html>

USDA Farm Service Agency: <http://www.fsa.usda.gov/>



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