# **Organic Farming Practices**



Organic farming has become one of the fastest growing segments of U.S. agriculture. USDA's Risk Management Agency (RMA) recognizes organic farming practices as a good farming practice and continues to improve crop insurance by making more viable and effective risk management coverage options available for organic producers including acreage transitioning to organic.

# **Coverage Availability**

RMA provides coverage for the following:

- Certified organic acreage and
- Transitional acreage being converted to certified organic acreage in accordance with an organic system plan.

Insurance is provided for any crop grown using organic farming practices when a premium rate for an organic practice is specified in the actuarial documents or through an approved written agreement.

### **Causes of Loss**

All production loss or insurance amount loss due to an insured cause of loss listed in the Crop Provisions apply to the organic and transitional practices, unless otherwise specified in the Special Provisions. The following losses are not covered:

- Failure to follow a good organic farming practice;
- Failure to comply with the USDA organic standards; or
- Crop contamination by drift of prohibited substances.

# **Reporting Requirements**

You must file an acreage report with your crop insurance agent by the Acreage Reporting Date (ARD). You must also provide documentation of your organic status as follows:

### **Certified Organic Acreage:**

A written certification from a certifying agent indicating the name of the person certified, effective date of certification, certificate number, types of commodities certified, and name and address of the certifying agent. If your certificate is not in effect, you must provide documentation that you have requested your certification by the ARD. A certificate issued from the National Organic Program's Organic Integrity Database is acceptable.

### **Transitional Acreage:**

An organic system plan documenting the use of practices that would result in certified organic status that includes the record information is required or written documentation from a certifying agent that indicates an organic system plan is in effect. The approved organic system plan must:

- Identify the acreage that is in transition for organic certification;
- List crops grown on the acreage during the 36-month transitioning period; and
- Include all other acreage (conventional acreage in the farming operation).

### **Certified and Transitional Acreage:**

If your plan is not in effect by the ARD, you can provide documentation, in writing that you have requested a written certification or a plan from a certifying agent by the ARD. You will have to provide the plan if you have a loss or by the end of the insurance period.

### **For More Information**

You can find crop insurance policies, Crop Provisions, and handbooks on the RMA Organic Crops webpage.

# Contact a Crop Insurance Agent

All multi-peril crop insurance policies are available from private crop insurance agents. A list of crop insurance agents is available on the RMA Agent Locator webpage.

### **Useful Links**

USDA/Risk Management Agency Homepage

www.rma.usda.gov/

**Actuarial Information Browser** 

webapp.rma.usda.gov/apps/actuarialinformationbrowser/

RMA Map Viewer

public-rma.fpac.usda.gov/
apps/MapViewer/index.html

**Price Discovery** 

prodwebnlb.rma.usda.gov/apps/PriceDiscovery/

Regional Office State Directory

**RMA Regional Offices** 

National Office USDA/RMA/Stop 0801 Room 2004-South 1400 Independence Ave. SW Washington, DC 20250

Email:

FPAC.BC.Press@usda.gov



If you cannot provide an organic certificate or plan by loss time or by the end of the insurance period, the acreage does not qualify for the certified organic practice, or for certified organic prices, and will be insured under the practice you qualify for.

## Insurance Guarantees, Coverage Levels, and Prices

Insurance plans, coverage levels, types, price elections, T-Yields, dates, and rates can be found in the actuarial documents on the Actuarial Information Browser.

# Organic Price Elections

Most crops insured by RMA have premium organic price elections. A list of those crops can be found at the Organic Premium Price Elections Available by Commodity webpage.

Premium organic price elections may only be available in certain locations and for certain types.

For crops without the premium organic price election, the price elections, coverage levels, projected prices, and harvest prices for both certified organic and transitional organic crops will be those published for non-organic practices for the current crop year.

# **Price Discovery Tool**

To see estimated prices based on current market information for revenue policies, see the Price Discovery Reporting Application.

# **Contract Price Addendum**

The Contract Price Addendum allows you to use your contract price instead of the price election established by RMA, up to a Maximum Contract Price, if you are an organic or transitional producer with a contract. This allows you to buy a crop insurance guarantee which is more reflective of the actual value of your crop. A copy of your contract must be submitted to your agent by the Acreage Reporting Date.

For a listing of crops, see the Contract Price Addendum - Eligibility by Commodity.

For more information, see the Contract Price Addendum Fact Sheet.

# Whole-Farm Revenue Protection and Micro Farm Pilot Program

The Whole-Farm Revenue Protection and Micro Farm pilot programs provide a risk management safety net for all commodities on the farm under one insurance policy. WFRP is tailored for any farm with up to \$17 million in insured revenue and Micro Farm is tailored for any farm with approved revenue of \$350,000 or less, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. These products also allow certified organic producers to use organic prices. For more information see the Whole-Farm Revenue Pilot Program Fact Sheet and the Micro Farm Program Fact Sheet.

## **Important Dates**

Contact your crop insurance agent for important dates for your crop. Be sure to submit your application by the Sales Closing Date and report your acreage by the Acreage Reporting Date. These dates vary by crop, state, and county. RMA's Actuarial Information Browser provides applicable program dates by crop year.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of our risk management needs, contact a crop insurance agent.