



United States Department of Agriculture  
Risk Management Agency

March 2005

## 2005 COMMODITY INSURANCE FACT SHEET

# Forage Seeding

Maryland, New Hampshire, New York, Pennsylvania, Vermont

### Crop Insured

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), 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;
- Inter-planted with another crop (except nurse crops).

### Counties Available

Forage seeding is insurable in Maryland in Allegany, Baltimore, Carroll, Cecil, Frederick, Garrett, Harford, Howard, Montgomery, and Washington counties; in New Hampshire in Merrimack county; in New York in Cattaraugus, Genesee, Jefferson, Madison, Ontario, Orange, Otsego, and St. Lawrence counties; in Pennsylvania in Bedford, Berks, Blair, Bradford, Centre, Chester, Cumberland, Franklin, Lancaster, Somerset, Tioga, Washington, and Westmoreland counties; and in Vermont in Addison county.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
 Failure of Irrigation Water Supply<sup>2</sup>  
 Fire  
 Insects<sup>3</sup>  
 Plant Disease<sup>3</sup>  
 Wildlife

<sup>1</sup>Such as hail, freeze, frost, drought, wind, and excess precipitation.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>Except for insufficient or improper application of control measures.

### Insurance Period

Coverage begins at the time of seeding and ends at the earliest of: (1) total destruction of the crop, (2) initial

harvest, (3) final adjustment of a loss, (4) abandonment of the crop, (5) the date grazing commences on the insured crop, (6) October 15, 2005 for fall-planted forage, or (7) May 21, 2006 for acreage seeded in the spring of 2005.

### Reporting Requirements

**Acreage Report**—A report of all insured acreage of forage seeding must be submitted to your crop insurance agent on or before the appropriate acreage report due date as shown under Important Dates.

### Important Dates

Sales Closing <sup>1</sup> .....	July 31, 2004
Sales Closing <sup>2</sup> .....	March 15, 2005
Final Planting <sup>1</sup> .....	August 31, 2004
Final Planting <sup>2</sup> .....	May 10, 2005
Acreage Report Due <sup>1</sup> .....	September 15, 2004
Acreage Report Due <sup>2</sup> .....	June 1, 2005

Final Planting (certain Maryland Counties) <sup>3</sup>	
Fall-Seeded .....	September 10, 2004
Final Planting (certain Maryland Counties) <sup>3</sup>	
Spring-Seeded .....	April 30, 2005

<sup>1</sup>Fall-seeded.

<sup>2</sup>Spring-seeded.

<sup>3</sup>Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery, Washington.

### Duties in the Event of Damage or Loss

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).

## Coverage Levels and Premium Subsidies

Coverage Level	Dollar Guarantee	Premium Subsidy
CAT	\$59	100%
50%	\$107	67%
55%	\$117	64%
60%	\$128	64%
65%	\$138	59%
70%	\$149	59%
75%	\$159	55%

## 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 9 live plants per square foot will be considered to be a normal stand for loss adjustment purposes)
- 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.

Note: A replanting payment will not be made on acreage for which one replanting payment has already been allowed.

## Loss Example

This example is based on one basic unit of 50 acres of spring-seeded forage at 65-percent level of coverage with 10 acres fully established and 40 acres at 50-percent stand.

Protection in force:	\$6,900 <sup>1</sup>
Production-to-count:	\$1,380 <sup>2</sup>
Amount of loss:	\$5,520 <sup>3</sup>
Net indemnity to grower:	\$5,179 <sup>4</sup>

<sup>1</sup>50 acres x \$138 amount of insurance per acre.

<sup>2</sup>10 acres total established x \$138 coverage per acre.

<sup>3</sup>\$6,900 protection - \$1,380 production-to-count.

<sup>4</sup>\$5,520 - \$341 (estimated producer premium).

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