



United States Department of Agriculture
Risk Management Agency

February 2009

2009 COMMODITY INSURANCE FACT SHEET

Forage Production

Nevada

Crop Insured

Grown during one or more years after the year of establishment.

Alfalfa is defined as:

- A pure stand of perennial alfalfa (including alfalfa seeded with a cover crop or nurse crop);
- Adequate stand requirements of 4 to 8 plants per square foot depending on age;
- Age up to and including eight years old.

Alfalfa grass mixture is defined as:

- Mixture of perennial alfalfa and perennial grasses;
- At least 1.2 living alfalfa plants per square foot;
- No maximum age limitations;
- Includes all alfalfa stands all alfalfa stands the ninth and succeeding years after year of establishment.

Causes of Loss

Adverse weather conditions¹
Failure of irrigation water supply²
Fire³
Insects⁴
Plant disease⁴
Wildlife⁵

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture. ²If caused by an insured peril during the insurance period. ³Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed. ⁴But not damage due to insufficient or improper application of control measures. ⁵Unless wildlife control measures have not been taken.

Important Dates

Sales Closing October 31
Acreage Report Due November 15

Counties Available

Carson City	Churchill	Clark
Douglas	Elko	Eureka
Esmeralda	Humboldt	Lander
Lincoln	Lyon	Mineral
Nye	Pershing	Storey
Washoe	White Pine	

Crop may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Insurance Period

Insurance attaches on acreage with an adequate stand on the later of the date we accept your application or
Spring Seeded **April 15**
Fall Seeded & Established Stand **October 16**

Insurance ends the earliest of:

- total destruction,
- removal from the windrow or the field for each cutting,
- final adjustment of a loss,
- date grazing commences on the forage crop,
- abandonment of the forage crop or
- October 15

Coverage Levels and Premium Subsidies

The guarantee is :

- Measured in tons of air-dried alfalfa or alfalfa grass depending on the type.
- Based on the grower's past production.

Producers choose:

- Coverage levels from 50 to 75 percent of approved average yield; and
- 55 to 100 percent of a price announced by USDA.
- Catastrophic risk protection (CAT) coverage guarantees 50 percent of their approved average yield will be valued at 55 percent of the announced price.

Price Election, Price used to calculate your premium and indemnity: **\$134**

Cost of Crop Insurance

CAT coverage:

- Pay an application fee of \$300
- 100 percent of the premiums subsidized.

Higher coverage levels

- Pay an application fee of \$30 and
- Premiums are subsidized at lower rates

For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

Loss Example

A claim can be filed whenever production falls short of the guarantee selected by the insured. The amount of a loss is determined by multiplying the production shortfall by the pre-selected price.

Based on actual production history (APH) yield of 6 tons per acre, 65-percent coverage level on 100 acres of forage, selected price of \$134 per ton, irrigated, and one basic unit, 100-percent share.

6	Tons per acre average yield (APH)
<u>x .65</u>	Coverage level
3.9	Tons per acre guarantee
<u>- 1.0</u>	Tons per acre actually produced
2.9	Tons per acre loss
<u>x \$ 134</u>	Price election
\$389	Gross indemnity per acre

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Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

<http://www3.rma.usda.gov/tools/agents/>

Regional Contact for RMA

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