



United States Department of Agriculture
Risk Management Agency

February 2009

2009 COMMODITY INSURANCE FACT SHEET

Forage Seeding

Nevada

Crop Insured

All the alfalfa (60 percent or more of the ground cover is alfalfa) in the county in which you:

- Have a share; and
- Planted during the current crop year, or
- Replanted during the calendar year following planting,
- Intent is to establish a normal stand of alfalfa.

The policy **does not cover** any acreage that is:

- Grown with the intent to be grazed or grazed at any time during the insurance period;
- That is interplanted with another crop, except nurse crops, unless allowed by written agreement.

Counties Available

Churchill Humboldt Lyon Pershing

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

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 July 31
Final Planting Date September 15 (Fall)
..... June 15 (Spring)
Acreage Report Due November 15 (Fall)
..... June 15 (Spring)

Insurance Period

Coverage is for the first year the crop is planted while the stand is being established.

Insurance ends the earliest of:

- Total destruction,
- The initial harvest of the unit,
- Final adjustment of a loss,
- The date grazing commences on the forage crop,
- Abandonment of the forage crop, or
- April 14 for all spring planted acreage and October 15 for fall planted acreage.

Coverage Levels and Premium Subsidies

A producer with forage **seeding** insurance can recover out-of-pocket cultural costs if more than 25 percent of the alfalfa seeding is damaged before the stand is established. The insured selects a percent coverage (27.5 percent to 75 percent) of a dollar amount offered by USDA before the insurance period.

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.

Example: Assume you have 100-percent share on 30 acres of forage, with an amount of insurance of \$239 per acre. At the time of loss, the following is established: 10 acres had a remaining stand of 75 percent or greater. Your indemnity would calculate as follows:

30	Acreage
<u>x \$239</u>	Amount per acre
\$7,170	Amount of insurance
<u>- \$1,960</u>	Production to count (10 acres with stand of 75 percent or greater)
\$5,210	Loss
<u>x 1.0</u>	Share
\$5,210	Gross indemnity

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/>

Download Copies from the Web

Visit our online publications/fact sheets page at: http://www.rma.usda.gov/aboutrma/fields/ca_rso/

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