



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Forage Production California

Crop Insured

All alfalfa is insurable in the county for which a premium rate is provided by actuarial documents:

- In which you have a share; and
- That is grown during 1 or more years after the year of establishment.

We do **not** insure any alfalfa that:

- Does not have an adequate stand (specified in the Special Provisions) at the beginning of the insurance period,
- Is grown with a non-forage crop, or
- Is 4 or more years old after the year of establishment.

Counties Available

Forage production is insurable in Alameda, Colusa, Fresno, Glenn, Imperial, Kern, Kings, Lassen, Madera, Merced, Modoc, Mono, Placer, Riverside, Sacramento, San Bernardino, San Joaquin, Shasta, Siskiyou, Solano, Stanislaus, Sutter, Tehama, Tulare, and Yolo counties. 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
 Fire
 Insects³
 Plant disease³
 Wildlife

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³But not damage due to insufficient or improper application of control measures.

Important Dates

Sales Closing October 31
 Acreage Report DueDecember 15

Insurance Period

Lassen, Modoc, Mono, Shasta, and Siskiyou

Insurance attaches on acreage with an adequate stand on the later of:

- 1) The date we accept your application;
- 2) April 15 the year after seeding, for spring planted forage; or
- 3) October 16 the year after seeding, for fall planted forage.

*Starting the 2nd year after seeding insurance attaches October 16 on all forage production

All Other Counties

Insurance attaches on acreage with an adequate stand on the later of the date we accept your application or December 1.

Insurance ends the earliest of:

- 1) Total destruction;
- 2) Removal from the windrow or the field for each cutting;
- 3) Final adjustment of a loss;
- 4) The day grazing starts on the forage crop;
- 5) Abandonment of the forage crop; or
- 6) October 15 for Lassen, Modoc, Mono, Shasta and Siskiyou counties and November 30 for all other counties.

Coverage Levels and Premium Subsidies

The forage production guarantee is an individual amount of annual production measured in tons of alfalfa hay. An individual guarantee is based on your past production. You will be asked to give your insurance agent 4 to 10 years of production and planting history that will be used to determine your average yield per acre. You can choose coverage levels ranging from 50 to 75 percent of your individual approved average yield and 55 to 100 percent of a price selection announced by USDA. Catastrophic Risk Protection (CAT) coverage is also available and guarantees 50 percent of your approved average yield valued at 55 percent of the announced price.

Price Election

The price used to calculate your premium and indemnity.

Forage Production.....**\$205** per ton

Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Loss Example

Assume 50-percent coverage, 100-percent price election of \$205, an average yield of 6 tons per acre, and 100-percent share.

6	Tons per acre average yield
x .50	Coverage level
3	Tons per acre guarantee
- 1	Tons per acre actually produced
2	Tons per acre loss
x \$ 205	Price election
\$ 410	Indemnity

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA web site at: <http://www3.rma.usda.gov/apps/agents/>

Regional Contact

USDA/Risk Management Agency

Davis Regional Office
430 G Street, # 4168
Davis, CA 95616
Telephone: (530) 792-5870
Fax: (530) 792-5893
E-mail: rsoca@rma.usda.gov

Download Copies from the Web

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

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.