

Davis Regional Office — Davis, CA

Revised July 2016

Forage Production

Arizona

Crop Insured

All alfalfa is insurable if:

- A premium rate is provided by actuarial documents, in which you have a share; and
- It is grown during one 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;
- That is grown with a non-forage crop; and
- Is four or more years old after the year of establishment.

Counties Available

Forage production is available in Cochise, La Paz, Maricopa, Mohave, Pinal, and Yuma counties. Alfalfa in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins on acreage with an adequate stand on the later of the date we accept your application or:

- May 22 for spring seeded; or
- October 16 for fall seeded and established stand.

Insurance ends with the earliest occurrence of one of the following:

- Total destruction;
- Removal from the windrow or the field for each cutting;
- Final adjustment of a loss;
- The date grazing starts on the forage crop;
- Abandonment of the crop; or
- October 15.

Important Dates

Sales Closing/Cancellation.....September 30, 2016
Acreage Reporting.....November 15, 2016
Premium Billing.....August 15, 2017
Termination.....September 30, 2017

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 the your past production. You will be asked to provide to your insurance agent 4 to 10 years of production and planting history that is used to determine your average yield per acre. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

| Item | Percent | | | | | |
|--------------------|---------|----|----|----|----|----|
| Coverage Level | 50 | 55 | 60 | 65 | 70 | 75 |
| Premium Subsidy | 67 | 64 | 64 | 59 | 59 | 55 |
| Your Premium Share | 33 | 36 | 36 | 41 | 41 | 45 |

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an

administrative fee of \$300 per crop per county, regardless of the acreage.

Loss Example

Assume an actual production history (APH) yield of 6 tons per acre, 50-percent coverage level, price election of \$150 per ton, and 100-percent share.

| | |
|-----------------|-----------------------------------|
| 6 | Tons per acre average yield (APH) |
| <u>x 0.50</u> | Coverage level |
| 3 | Tons per acre guarantee |
| <u>- 1</u> | Tons per acre actually produced |
| 2 | Tons per acre loss |
| <u>x \$ 150</u> | Price election |
| \$ 300 | Indemnity paid |

Price used above is for example only. Contact a crop insurance agent for current information.

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 website at www.rma.usda.gov/tools/agent.html.

Contact Us

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