

## Topeka Regional Office — Topeka, KS

Revised September 2014

# Forage Production

## Colorado

### Crop Insured

Irrigated forage is insurable if:

- It is all the irrigated alfalfa grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- It was planted for harvest as hay;
- It is grown during 1 or more years after the year of establishment; and
- It is this type - A pure stand of alfalfa or a stand of alfalfa and grass in which 60 percent or more of ground cover is alfalfa.

Forage may not be insured if:

- It is grown with a non-forage crop;
- It is 6 years old or older;
- There are less than 6.0 living plants per sq. ft. at the beginning of the insurance period the first year;
- There are less than 4.0 plants per sq. ft. at the beginning of the insurance period the second year; or
- There are less than 3.0 plants per sq. ft. at the beginning of the insurance period the third through fifth years

### Counties Available

Actual production history (APH) forage production insurance is available for Weld and Yuma counties. Coverage in other counties may also be available by individual written agreement if certain criteria are met, including records for at least 3 years of production history.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, tornado and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, if due to natural causes during the insurance year;
- Insect damage, but not damage due to insufficient or improper application of control measures;
- Plant disease, but not damage due to insufficient or

improper application of control measures; or

- Wildlife.

### Insurance Period

Insurance begins on acreage with an adequate stand for the calendar year following the year of seeding:

- April 15 for spring planted forage; or
- October 16 for fall planted forage.

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

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

### Important Dates

Sales Closing Date .....	September 30, 2014
Cancellation Date .....	September 30, 2014
Acreage Report Date .....	November 15, 2014
Production Reporting Date .....	November 15, 2014
Premium Billing Date .....	July 1, 2015
End of Insurance .....	October 15, 2015

The acreage report is due April 15 for spring planted acreage following the year of seeding for Alfalfa or Alfalfa Grass Mixture.

### Reporting Requirements

**Acreage Report** - You must report all of your forage acreage in the county by the acreage reporting date.

**Underwriting Report** - You must complete the forage production underwriting report and submit a copy to your agent before insurance attaches. This report identifies each field and certifies basic information needed to determine type classification, unit structure, and insurability of the stand.

### Definitions

**Adequate Stand** - A pure stand of alfalfa or a stand of alfalfa and grass in which 60 percent or more of ground cover is alfalfa.

**Production Guarantee** - Number of tons guaranteed per unit. Multiply your APH yield per acre by the coverage level percentage you select and by the number of acres in the unit.

**APH Yield** - APH yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual and/or assigned yields.

**Unit** - The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity.

### Coverage Levels

Forage production may be insured at the coverage levels shown below. Crop insurance premiums are subsidized as shown.

For example, if you select the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium. For coverage levels above the Catastrophic Risk Protection (CAT) level, in

Subsidy Factor	Percent						
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.000	0.670	0.640	0.640	0.590	0.590	0.550
Optional Unit		0.670	0.640	0.640	0.590	0.590	0.550

addition to premium costs, administrative fees are \$30 per crop, per county.

CAT is available at 50 percent of your APH yield and 55 percent of the price election. The total cost for CAT coverage is an administrative fee of \$300 per crop, per county regardless of the acreage.

### Price Elections

Price of compensation per ton in case of loss.

Established Price ..... \$260.00 per ton.

### Insurance Units

**Basic Unit** - A basic unit includes all of your insurable forage acreage in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.

**Optional Unit** - If a basic unit consists of two or more sections of land, and certain recordkeeping requirements are met, you may apply for optional units by section. The 10-percent premium discount applies.

### Insurance Plans

**Actual Production History** is a production guarantee based on individual yield history, protection is for yield loss only.

### Replant Provisions

No replant payment is available.

### Late and Prevented Planting

No late or prevented planting is available.

### Loss Example

A loss occurs when the tons of forage production for the unit fall below the production guarantee. Assume a 3.4 ton per acre APH yield for irrigated alfalfa, 65-percent coverage level, 100 percent of the established price and basic unit coverage.

3.4	Tons per acre APH yield
x 0.65	Percent coverage level
2.21	Tons guarantee
- 1.21	Tons per acre actually produced
1.0	Tons per acre loss
x \$260.00	Price election
<b>\$260.00</b>	<b>Gross indemnity</b>

Figures shown per acre. Guarantees and losses are paid by unit. See policy provisions.

### 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:

[www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

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