USDA United States Department of Agriculture

A Risk Management Agency Fact Sheet

2016 Crop Year

Billings Regional Office — Billings, MT

Revised August 2015

Forage Production

North Dakota

Crop Insured

Forage is insurable if:

- It is planted perennial alfalfa, perennial grasses, or a mixture of perennial alfalfa and perennial grasses;
- It is grown in the county on insurable acreage;
- You have a share;
- It is planted for harvest; and
- It is grown after the year of establishment.

Forage is not insurable if:

- It is grown with a non-forage crop;
- It does not have an adequate stand at the beginning of the insurance period, an adequate stand requires a minimum number of living alfalfa plants per square foot for each year after the year of establishment (as shown below); or
- It exceeds the age limitations for forage stands contained in the special provisions and the charts below.

Non-irrigated overage stands are not insurable as the alfalfa type or alfalfa grass mixture type and must be insured as grass alfalfa mixture type in the sixth and seventh years.

The grass alfalfa mixture type includes all overage alfalfa and alfalfa grass mixtures the eighth and succeeding years after the year of establishment, as long as there are at least 0.2 living alfalfa plants per square foot. No maximum age limitation applies.

Chart 1
Adequate Stand of Living Alfalfa Plants/sq. ft.

Living Alf. Plants/sq.ft.	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr	6th Yr	7th Yr	8th Yr
Irr. Alfalfa	6.0	4.0	3.0	3.0	3.0	3.0	3.0	-
Irr. Alf/Grass Mix	2.5	1.7	1.2	1.2	1.2	1.2	1.2	-
Irr. Grass/Alf. Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	-
Non-Irr Alfalfa	4.8	3.2	2.4	2.4	2.4	-	-	-
Non-Irr. Alf/Grass Mix	2.0	1.3	1.0	1.0	1.0	-	-	-
Non-Irr. Grass/Alf. Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	-

Chart 2
Adequate Stand of Living Alfalfa Plants/sq. ft.

Living Alf. Plants/sq.ft.	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr	6th Yr	7th Yr	8th Yr
Irr. Alfalfa	9.0	6.0	4.5	4.5	4.5	4.5	4.5	-
Irr. Alf/Grass Mix	3.0	2.0	1.5	1.5	1.5	1.5	1.5	-
Irr. Grass/Alf. Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	-
Non-Irr Alfalfa	6.0	4.0	3.0	3.0	3.0	-	-	-
Non-Irr. Alf/Grass Mix	2.0	1.3	1.0	1.0	1.0	-	-	-
Non-Irr. Grass/Alf. Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	-

Chart 3
Adequate Stand of Living Alfalfa Plants/sq. ft.

Living Alf. Plants/sq.ft.	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr	6th Yr	7th Yr	8th Yr
Irr. Alfalfa	9.0	6.0	4.5	4.5	4.5	4.5	4.5	-
Irr. Alf/Grass Mix	3.8	2.5	1.9	1.9	1.9	1.9	1.9	-
Irr. Grass/Alf. Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	-
Non-Irr Alfalfa	7.5	5.0	3.8	3.8	3.8	-	-	-
Non-Irr. Alf/Grass Mix	3.2	2.1	1.6	1.6	1.6	-	-	-
Non-Irr. Grass/Alf. Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	-

Counties Available

Forage production is available in all counties in North Dakota. For adequate stands and age limitations please see the chart indicated for your county. See chart 1 if your operation is located in Divide, Mountrail, Williams, and all counties south and west of the Missouri River. See chart 2 if your operation is located in all counties between and including Barnes, Burke, Burleigh, Cavalier, Dickey Emmons, Griggs, La Moure, McLean, Nelson, Ramsey, or Ward. See chart 3 if your operation is located in Cass, Grand Forks, Pembina, Ransom, Richland, Sargent, Steele, Traill, or Walsh, counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

insured peril during the insurance period;

- Fire;
- Insect damage and 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 on:

- May 22 for spring planted forage; and
- October 16 for fall planted forage.

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

- Total destruction of the crop;
- The date grazing starts;
- October 15;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

Coverage will continue for acreage that is grazed after it has gone into winter dormancy, provided all livestock are removed from the acreage before the forage emerges from winter dormancy.

Important Dates

Sales Closing Date ……. September 30, 2015
Underwriting Report Due ……... October 16, 2015
Acreage Reporting Date ……. November 15, 2015

Reporting Requirements

Acreage Report - You must report all acreage of your forage production, both insured and uninsured, to your crop insurance agent by the acreage reporting date.

Forage Production Underwriting Report - You must complete the forage production underwriting report and submit a copy to your crop insurance 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.

Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of $300, regardless of the acreage. There is no additional premium for CAT. For insurance coverage above 50 percent (buy up), a $30 administrative fee is charged per crop per county. Additional premium applies. The premium is discounted for all units except optional units.

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

Supplemental Coverage Option (SCO

SCO provides additional coverage (up to 86-percent coverage level) for a portion of your underlying crop insurance policy deductible. For more information see the SCO fact sheet at www.rma.usda.gov/pubs/rme/2016sco.pdf.

Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or loss:

- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- You cannot destroy or put the crop to another use without prior approval.

Production-to-Count

Production-to-count includes appraised production and harvested production from each cutting. Any forage production harvested before insurance attaches or after the end of the insurance period (for example, regrowth harvested after grazing has started) is counted as production for claims or actual production history.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop 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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