

Raleigh Regional Office — Raleigh, NC

Revised October 2015

Forage Seeding

Maine, Maryland, New Jersey, New York, Pennsylvania, Vermont

Crop Insured

Forage seeding is insurable if:

- It is alfalfa, or forage mixture containing at least 50 percent alfalfa, clover, birdsfoot trefoil, or any other locally recognized and approved forage legume species (by weight); or
- It is planted during the current crop year to establish a normal stand of forage.

This policy does not cover any acreage that is:

- Grown with the intent to be grazed, or grazed at any time during the insurance period; or
- Interplanted with another crop (except nurse crops).

Counties Available

Forage seeding is insurable in Maine in Aroostook and Penobscot counties; Maryland in Allegany, Baltimore, Carroll, Cecil, Frederick, Garrett, Harford, Howard, Montgomery, and Washington counties; New Jersey in Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Salem, Somerset, Sussex, and Warren counties; New York in Cattaraugus, Genesee, Jefferson, Madison, Ontario, Orange, Otsego, and St. Lawrence counties; Pennsylvania in all counties except Philadelphia county; Vermont in Addison county. Forage seeding may be insurable in other counties 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, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; and
- Wildlife.

Insurance Period

Coverage begins on the date we accept your application or the date when the crop is planted. Coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop;
- The date grazing starts on the insured crop; or
- October 15, 2016, for fall-planted forage, or May 21, 2017, for acreage seeded in the spring.

Important Dates

For Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery, and Washington counties in Maryland only:

Fall-seeded

Acreage Report Date.....December 15, 2015

Final Planting Date.....September 10, 2015

For Other States and Counties:

Fall-seeded

Sales Closing Date July 31, 2015

Final Planting Date..... August 31, 2015

Acreage Report Date.....November 15, 2015

Spring-seeded

Sales Closing Date.. March 15, 2016

Final Planting Dates

Maine August 10, 2016

All Other States May 10, 2016

Acreage Report Dates

Maine August 15, 2016

Maryland, New York, and

Vermont.....May 15, 2016

New Jersey and Pennsylvania.....June 15, 2016

Reporting Requirements

You must file a report of planted acreage to your crop insurance agent by the acreage reporting date. Since acreage reporting dates vary by crop and county, consult your agent or for more information see:

www.rma.usda.gov/tools/.

Duties in the Event of Damage or Loss

Notice of Loss - If a loss occurs you should:

- Protect the crop from further damage by providing sufficient care;
- Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- Leave representative samples intact for each field of the damaged unit.

Coverage Levels and Premium Subsidies

Coverage Level	Dollar Guarantee	Premium Subsidy
CAT	\$101	100%
50%	\$183	67%
55%	\$201	64%
60%	\$220	64%
65%	\$238	59%
70%	\$256	59%
75%	\$274	55%

Replanting Provisions

A replanting payment may be allowed only in counties with both fall and spring planting dates if:

- Fall-planted acreage is damaged by an insurable cause and less than 75 percent of a normal stand remains (a minimum of 9 live plants per square foot will be considered to be a normal stand for loss adjustment);
- It is practical to replant;
- We give written consent to replant; and
- Such acreage is replanted the following spring by the spring final planting date. The replant payment is 50 percent of the determined indemnity.

A replanting payment will not be allowed in counties where the forage seeding was initially planted in the spring. You must replant the spring-planted forage at your own expense, if it is practical to replant.

Loss Example

Assume one basic unit of 50 acres of spring-seeded forage at 65-percent coverage level with a 10 acre fully established stand and 40 acres at 50-percent stand.

\$238	Insurance amount per acre
x 50	Spring-seeded forage acres
\$11,900	Protection in force
\$238	Insurance amount per acre
x 10	Fully established stand acres
\$2,380	Production-to-count
\$11,900	Protection in force
- \$2,380	Production-to-count
\$9,520	Amount of loss

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

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