



United States Department of Agriculture
Risk Management Agency

November 2012

2013 COMMODITY INSURANCE FACT SHEET

Forage Production

Oregon

Crop Insured

Forage production is insurable in a county where a premium rate is provided by the actuarial documents; you have a share in the crop; and it is grown after the establishment year.

Counties Where Available

Klamath and Malheur

Practice and Types

Irrigated alfalfa (a pure stand of alfalfa or a stand of alfalfa and grass where 60 percent or more of ground cover is alfalfa.)

Causes of Loss*

Adverse weather conditions¹

Earthquake

Failure of irrigation water supply²

Fire²

Insects³

Plant disease³

Volcanic Eruption

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.

*Not damage that occurs after removal from the windrow.

Important Dates

Sales Closing..... September 30

Acreage Report Date December 15*

Insurance Attaches October 16*

Cancellation and Termination Date September 30

*For new spring-seeded acreage, insurance attaches on April 15 of the year after seeding, and a **revised** acreage report may be submitted until **July 15**.

Adequate Stand

Required minimum number of live alfalfa plants (per square foot as shown in the Special Provisions) that

exist at the beginning of the insurance period.

Insurance Period

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

- 1) The day we accept your application;
- 2) October 16; or
- 3) April 15 for new spring-seeded acreage.

Insurance ends on the earliest of:

- 1) Total destruction of the forage crop;
- 2) Removal from the windrow or the field, for each cutting;
- 3) Final adjustment of the loss;
- 4) Abandonment of the forage crop;
- 5) The date grazing starts on the forage crop; or
- 6) October 15.

Insurance coverage will continue for acreage that is grazed after it has gone into winter dormancy. Winter dormancy is defined as the suspension of growth and development of the alfalfa plants during the fall and winter months. You must remove all livestock from insured fields before the forage emerges from winter dormancy.

Acreage Report

You must report to your insurance agent all of the acreage of the insured crop within the county which you have a share (your share at the time insurance attaches).

Production Reporting

Talk to your insurance agent for special reporting instructions, if you plan to use more than 25 percent of your production on the farm (for example, livestock feed).

Coverage Level and Price Election

You can choose a percentage of your approved

average yield, from 50 percent to 75 percent. The price election is the price you receive if you suffer a loss. Choices vary by coverage level. (Please check with your crop insurance agent for price election changes for this crop year.)

Replant Payments

Not available on forage production policies.

Excluded Coverage

The policy does not insure any acreage:

- That does not have an adequate stand at the beginning of the insurance period;
- That is grown with a non-forage crop; or
- Where the farming practices carried out on the insured acreage do not follow or comply with established good farming practices for your area.

Late or Prevented Planting

Not available on forage production policies.

Catastrophic Coverage

Catastrophic Risk Protection coverage (CAT) is available at 50 percent of your actual production history (APH) yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county.

Administrative fees and premium costs for coverage levels above CAT are \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for limited resource farmers.

Loss Example - Forage Production

Assume a 65-percent coverage level, a 100-percent price election of \$163 per ton, and an average yield of 4 tons per acre.

4	Tons per acre (APH)
<u>x 65</u>	Percent coverage level
2.6	Tons per acre guarantee
<u>- 1.3</u>	Harvested tons per acre production
1.3	Tons per acre loss
<u>x \$163</u>	Price election
\$212	Indemnity payment per acre

Where to Buy Crop Insurance

All multi-peril crop insurance (MPCI), 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: <http://www3.rma.usda.gov/tools/agents/>

Regional Contact

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 Spokane Regional Office
 11707 E Sprague Ave #201
 Spokane Valley, WA 99206
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