



## Risk Management Agency

# FIRST AND SECOND CROP RULES

**Fact Sheet**  
July 2020

The Federal Crop Insurance Act places limits on multiple insurance benefits in a single crop year. If an insured does not qualify for double cropping, the provisions provide for insurance payment reductions when two crops are planted on the same acreage in the same crop year and when a crop is planted on acreage that is also eligible for a prevented planting payment.

This is a general overview of how the first crop/second crop rules apply under the Federal Crop Insurance program. All policy requirements must be met to be eligible for an insurance payment.

### **Example 1: First Insured Crop is Prevented from Being Planted\***

1. Not plant a second crop-insured will receive a full prevented planting payment on the first insured crop.
2. Plant and hay, graze, or cut for silage, haylage, or baleage a cover crop on or after November 1 – insured will receive a full prevented planting payment on the first insured crop.
3. Plant a second crop or hay, graze, or cut for silage, haylage, or baleage a cover crop\*\* after the late planting period for first insured crop but before November 1 – insured will receive a 65 percent reduction in the prevented planting payment (insured will receive a yield of 60 percent of actual production history (APH) for the year to be counted as part of their APH).

### **Example 2: First Insured Crop Planted and Failed**

1. If it is not practical to replant the first insured crop:
  - a) Not plant a second crop, or plant and not insure a second crop-insured will receive a full indemnity for the first insured crop.
  - b) Plant and insure a second crop-insured will receive a 65 percent reduction in indemnity for the first insured crop and insured will pay 35 percent of the premium for the first insured crop.
  - c) If no loss on second insured crop-insured will receive the remaining 65 percent of indemnity on the first insured crop and pay full premium on the first insured crop.
  - d) If the second crop receives indemnity (insured's choice) – the insured's first crop indemnity remains at 35 percent - second crop indemnity is fully paid (no reduction).





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2. If practical to replant the first insured crop, and it is not replanted – there is no coverage for the first insured crop.
3. If practical to replant the first insured crop, and it is replanted - the insured will receive a replanting payment and the first insured crop remains insured at the full chosen coverage level guarantee.

\*Prevented planting coverage is available for most crops, but not available for area risk protection policies.

\*\*Cover Crop - A crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement. A cover crop may be considered to be a second crop (see the definition of ‘second crop’ in the policy provisions).

### Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, is available from private insurance agents. A list of crop insurance agents is available on the RMA website by using the **RMA Agent Locator** at [rma.usda.gov/Information-Tools/Agent-Locator-Page](https://rma.usda.gov/Information-Tools/Agent-Locator-Page).

*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.*