

Organic Farming Practices

Crop Insurance for Organic Farming Practices

Organic farming has become one of the fastest growing segments of U.S. agriculture. USDA's Risk Management Agency (RMA) recognizes organic farming practices as a good farming practice and continues to improve crop insurance by making more viable and effective risk management coverage options available for organic producers and producers transitioning to organic. Regulations governing the insurability of organic and transitional practices are similar to conventional practices.

Coverage Availability

RMA provides coverage for the following:

- Certified organic acreage; and
- Transitional acreage being converted to certified organic acreage in accordance with an approved organic plan.

Insurance is provided for any crop grown using organic farming practices when a premium rate for an organic practice is specified in the actuarial documents or through an approved written agreement.

Causes of Loss

All production loss or insurance amount loss due to an insured cause of loss listed in the crop provisions apply to the organic and transitional practices, unless otherwise specified in the Special Provisions. The following losses are not covered:

- Failure to follow a good organic farming practice;
- Failure to comply with the USDA organic standards; or
- Crop contamination by drift of prohibited substances.

Reporting Requirements

You must file an acreage report with your crop insurance agent by the [Acreage Reporting Date \(ARD\)](#). You must also provide documentation of your organic status as follows:

For Certified Organic Acreage:

A written certification from a certifying agent indicating the name of the person certified, effective date of certification, certificate number, types of commodities certified, and name and address of the certifying agent. If your certificate is not in effect, you must provide documentation that you have requested your certification by the ARD.

For Transitional Acreage:

An approved organic plan is required or written documentation from a certifying agent that indicates an approved organic plan is in effect. The approved organic plan must:

- Identify the acreage that is in transition for organic certification;
- List crops grown on the acreage during the 36-month transitioning period; and
- Include all other acreage (conventional acreage in the farming operation).

If your approved plan is not in effect by the ARD, you can provide documentation, in writing that you have requested a written certification or an approved plan from a certifying agent by the ARD. You will have to provide the approved plan if you have a loss or by the end of the insurance period.

If you cannot provide an organic certificate or approved plan by loss time or by the end of the insurance period, the acreage does not qualify for the certified organic practice, or for certified organic prices, and will be insured under the practice you qualify for.

Insurance Guarantees, Coverage Levels, and Prices

Insurance Plans, Coverage levels, Types, Price Elections, T-Yields, Dates, and Rates can be found in the actuarial documents on the [Actuarial Information Browser](#).

Crops grown in the buffer zone are insured using the applicable price elections, projected prices, harvest prices, insurance plan, and coverage level shown in the actuarial documents for the acreage it buffers.

Organic Price Elections

Most crops insured by RMA have premium organic price elections. A list of those crops can be found at the [Organic Premium Price Elections Available by Commodity](#) webpage.

Premium organic price elections may only be available in certain locations and for certain types.

For crops without the premium organic price election, the price elections, coverage levels, projected prices, and harvest prices for both certified organic and transitional organic crops will be those published for non-organic practices for the current crop year.

Price Discovery Tool

To see estimated prices based on current market information for revenue policies, see the [Price Discovery Reporting Application](#).

Contract Price Addendum

The [Contract Price Addendum](#) allows a producer to use their contract price instead of the price election established by RMA, up to a Maximum Contract Price. This allows organic and transitional producers with a contract to buy a crop insurance guarantee which is more reflective of the actual value of their crop. A copy of your contract must be submitted to your agent by the Acreage Reporting Date.

For a listing of crops, see the [Contract Price Addendum - Eligibility by Commodity](#).

For more information, see the [Contract Price Addendum Fact Sheet](#).

Whole-Farm Revenue Protection Pilot Program

The Whole-Farm Revenue Protection pilot program provides a risk management safety net for all commodities on the farm under one insurance policy. This insurance plan is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. This product also allows certified organic producers to use organic prices. For more information see the [Whole-Farm Revenue Pilot Program Fact Sheet](#).

Important Dates

You must work with a crop insurance agent to get your application in by the Sales Closing Date. Your acreage report and other requirements for insuring organics (such as having an approved or requested an organic plan in effect) are due by the Acreage Reporting Date. These dates vary by crop, state and county. RMA's [Actuarial Information Browser](#) provides applicable program dates by crop year.

For More Information

You can find crop insurance policies, crop provisions, and handbooks on the RMA [Organic Crops](#) webpage.

Contact a Crop Insurance Agent

All multi-peril crop insurance policies are available from private crop insurance agents. A list of crop insurance agents is available on the RMA [Agent Locator](#) webpage.

Useful Links

USDA/Risk Management Agency Homepage
www.rma.usda.gov/


Actuarial Information Browser
webapp.rma.usda.gov/apps/ActuarialInformationBrowser/

RMA Map Viewer
public-rma.fpac.usda.gov/apps/MapView/index.html

Price Discovery
prodwebnlb.rma.usda.gov/apps/PriceDiscovery/

Regional Office State Directory
www.rma.usda.gov/RMALocal/Field-Offices/Regional-Offices

National Office

 USDA/RMA/Stop 0801/Room 2004-South
1400 Independence Ave. SW
Washington, DC 20250

 Email: FPAC.BC.Press@usda.gov

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Note: PDF version looks different than website but content is exactly the same.

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

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