## Crop Insured

You can insure forage if:
- You have a share;
- It is grown during one or more years after the year of establishment; and
- It is pure alfalfa;
- It is alfalfa and grass mix; or
- It is pure red clover.

A pure stand contains 60 percent or more of either alfalfa or red clover. A mixed stand contains more than 25 percent, but less than 60 percent of alfalfa.

Insurance is not available for acreage that:
- Does not have an adequate stand at the beginning of the insurance period;
- Is grown with a non-forage crop; and
- Exceeds the age limitation for forage stands contained in the Special Provisions.

## Counties Available

See counties available in the actuarial documents with the Actuarial Information Browser. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

## Causes of Loss

You are protected against the following:
- Adverse weather conditions such as hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- Fire, if due to natural causes;
- Plant disease and insects, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

## Important Dates

Sales Closing / Cancellation Date
- Production ............. September 30, 2017
- Reporting ............. November 14, 2017

Acreage Reporting (MN, WI)
- Acreage ............. November 15, 2017
- Reporting (IA) ............. December 15, 2017

Premium Billing ............. July 1, 2018

## Reporting Requirements

### Acreage Report
- You must report all of your forage production acreage in the county by the acreage reporting date.

### Forage Production Underwriting Report
- You must submit a forage production underwriting report to your agent for each field of forage production before insurance will attach.
Definitions

Year of Establishment - the calendar year of seeding if seeded before July 1; the calendar year following the year of seeding if seeded July 1 or later.

Adequate Stand - requires the following minimum living plants per square foot after the year of establishment:

<table>
<thead>
<tr>
<th></th>
<th>First</th>
<th>Second</th>
<th>Third thru Fifth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alfalfa</td>
<td>9</td>
<td>6</td>
<td>4.5</td>
</tr>
<tr>
<td>Alfalfa Grass</td>
<td>6</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Red Clover</td>
<td>12</td>
<td>8</td>
<td>(third year only)8</td>
</tr>
</tbody>
</table>

Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example if you select the 75 percent coverage level, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>.50</th>
<th>.55</th>
<th>.60</th>
<th>.65</th>
<th>.70</th>
<th>.75</th>
<th>.80</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy Factors</td>
<td>Basic Unit</td>
<td>.67</td>
<td>.64</td>
<td>.64</td>
<td>.59</td>
<td>.59</td>
<td>.55</td>
</tr>
<tr>
<td></td>
<td>Optional Unit</td>
<td>.67</td>
<td>.64</td>
<td>.64</td>
<td>.59</td>
<td>.59</td>
<td>.55</td>
</tr>
</tbody>
</table>

Price Elections

A price election is the price you are paid per pound if you have a loss. This is based on the percentage of established price you chose.

Alfalfa/Alfalfa Grass Mixture
- Iowa Established Price: $113 per ton
- Minnesota Established Price: $101 per ton
- Wisconsin Established Price: $102 per ton

Alfalfa/Alfalfa Grass Mixture Organic (Certified)
- Iowa Established Price: $146 per ton
- Minnesota Established Price: $131 per ton
- Wisconsin Established Price: $128 per ton

Red Clover
- Iowa Established Price: $87 per ton
- Minnesota Established Price: $86 per ton
- Wisconsin Established Price: $102 per ton

Red Clover Organic (Certified)
- Iowa Established Price: $104 per ton
- Minnesota Established Price: $79 per ton
- Wisconsin Established Price: $128 per ton

Unit Division

Basic Unit - A basic unit includes all of your insurable forage production acreage in the county by share arrangement. Premium discounts apply.

Optional Unit - If a basic unit consists of two or more sections of land, and certain record keeping requirements are met, you may apply for optional units by section.

Insurance Plans

Actual Production History (APH) - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.

Area Risk Protection Insurance (ARPI) - Insures against widespread production loss based on county average yields. No individual loss protection is available. Available in Minnesota and Wisconsin. Not available in Iowa. See Forage Production ARPI fact sheet for details.

Catastrophic Coverage (CAT) - Covers 50 percent of your APH yield and 55 percent of the projected price.

Endorsements and Options

Supplemental Coverage Option (SCO) - provides additional coverage for a portion of your underlying crop insurance policy deductible.

Loss Example

This example assumes 5.0 tons per acre APH yield, 75 percent coverage level, 100 percent of the established price (Iowa), and basic unit coverage.

\[
\begin{align*}
5.0 & \quad \text{Tons per acre APH yield} \\
0.75 & \quad \text{Coverage level} \\
3.8 & \quad \text{Tons per acre guarantee} \\
- & \quad \text{Actual tons produced} \\
1.5 & \quad \text{Ton per acre loss} \\
$113 & \quad \text{Price election} \\
\end{align*}
\]

\[
\begin{align*}
X & \quad \text{Indemnity} \\
& \quad $169.50 \\
\end{align*}
\]

Figures shown on a per acre basis. Guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. See policy provisions.

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.

<table>
<thead>
<tr>
<th>Regional Office</th>
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</thead>
<tbody>
<tr>
<td>Pamela Stahlke, Director</td>
</tr>
<tr>
<td>30 Seventh Street East, Suite 1890</td>
</tr>
<tr>
<td>St. Paul, MN 55101-4901</td>
</tr>
<tr>
<td>Phone: 651-290-3304</td>
</tr>
<tr>
<td>Fax: 651-290-4139</td>
</tr>
<tr>
<td>Email: <a href="mailto:rsomn@usda.gov">rsomn@usda.gov</a></td>
</tr>
</tbody>
</table>
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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