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
See your state’s actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation browser2017crop criteria.aspx for insurable counties. 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; or
- Wildlife.

Insurance Period
Insurance coverage begins on the later of the date we accept your application or the date when the crop is planted, and 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, 2017, for fall-planted forage, or May 21, 2018, for acreage seeded in the spring.

Important Dates
For Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery, and Washington counties in Maryland only:
- Fall-seeded
  - Final Planting Date .................... September 10, 2016
  - Acreage Report Date .................. December 15, 2016

For Other States and Counties:
- Fall-seeded
  - Sales Closing Date ..................... July 31, 2016
  - Final Planting Date ................... August 31, 2016
  - Acreage Report Date .................. November 15, 2016

Spring-seeded
  - Sales Closing Date ..................... March 15, 2017
  - Final Planting Dates
    - Maine ................................... August 10, 2016
    - Maryland ................................ April 30, 2017
    - New Jersey, New York ................ May 10, 2017
  - Acreage Report Dates
    - Maine ................................... August 15, 2016
    - Maryland, New York, Vermont ...... May 15, 2017
    - New Jersey, Pennsylvania .......... June 15, 2017

Reporting Requirements
You must file a report of planted acreage with your crop insurance agent by the acreage reporting date established by your county. 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

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Dollar Guarantee</th>
<th>Premium Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAT</td>
<td>$93</td>
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<td>59%</td>
</tr>
<tr>
<td>75%</td>
<td>$253</td>
<td>55%</td>
</tr>
</tbody>
</table>

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.

$220 Insurance amount per acre
x 50 Spring-seeded forage acres
$11,000 Protection in force
$220 Insurance amount per acre
x 10 Fully established stand acres
$2,200 Production-to-count
$11,000 Protection in force
- $2,200 Production-to-count
$8,800 Amount of loss

Price used 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

USDA/Risk Management Agency
Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
Telephone: (919) 875-4880
Fax: (919) 875-4915
E-mail: rsonc@rma.usda.gov

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