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Crop Insurance and Prevented Planting

SPRINGFIELD, IL May 13, 2013 – Heavy rainfall, floods and cool temperatures across the Midwest have slowed planting this spring. For crop insurance, the final planting date for corn in most of Illinois is June 5. For the southernmost counties (Alexander, Hardin, Johnson, Massac, Pope, Pulaski and Union) it is May 31. The final planting date for soybeans in the upper third of Illinois is June 15. For the lower two-thirds of Illinois it is June 20.

Here are some basic guidelines if you are unable to plant because of an insurable cause of loss by the final planting date. You may:

- Plant during the 25 day late planting period. There is a one percent reduction per day of your yield guarantee.
- Not plant a crop and receive a prevented planting payment.
- After the late planting period ends, plant the acreage to another crop and receive a reduced prevented planting payment.

The most important thing you can do if you are unable to plant the crop by the final planting date is contact your crop insurance agent to review your policy and options before you make a decision.

To qualify for a prevented planting payment, the affected acreage must be at least 20 acres or 20 percent of your crop acreage in the insured unit. Prevented planting is not available on group insurance policies (Group Risk Protection and Group Risk Income Protection).

Replant payments may also be available for land that was planted that does not have an adequate stand. Contact your insurance agent if you believe acreage should be replanted. Your insurance company must give you written permission to replant, abandon or destroy the crop.

Crop insurance is sold and delivered solely through private crop insurance agents. Contact a local crop insurance agent for more information about the program. A list of crop insurance agents is available at all USDA Service Centers or on the RMA web site at www.rma.usda.gov/tools/agents/.

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