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Crop Insurance Options For Farmers Affected by Flooding or Excess Moisture

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|
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May 24, 2019 – USDA’s Risk Management Agency (RMA) reminds producers who have federal crop insurance coverage and are unable to plant a crop because of flooding or excess moisture to contact their [crop insurance agent](#) to discuss available prevented planting options. Crop insurance agents can discuss available options on when and how to file a claim related to prevented planting.

Eric Bashore, Director of RMA’s Billings Regional Office, urges producers who are unable to plant their crop by the Final Planting Date or who need to replant acreage to contact their crop insurance agent. Producers who are prevented from planting because of an insurable cause of loss must provide notice within 72 hours after the Final Planting Date if they do not intend or are unable to plant the insured crop within any applicable Late Planting Period.

Prevented planting is a failure to plant an insured crop by the Final Planting Date designated in the insurance policy’s [actuarial documents](#) because of an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics.

To qualify for a prevented planting payment, the affected acreage must be at least 20 acres or 20 percent of the crop acreage in the insured unit. Prevented planting is not available on area insurance policies, such as Area Risk Protection Insurance (ARPI).

Prevented Planting Options

Several options are available for producers unable to plant a crop by the Final Planting Date because of an insurable cause of loss. A producer may:

1. Plant the insured crop during the Late Planting Period with a reduced guarantee;
2. Not plant a crop and receive a prevented planting payment;
3. Plant the acreage to another crop after the Late Planting Period ends and receive a reduced prevented planting payment; or
4. Plant a cover crop and receive a full prevented planting payment provided that the cover crop is not hayed or grazed before November 1, or otherwise harvested at any time.

[Replant payments](#) may also be available for land that was planted and does not have an adequate stand. Contact your insurance agent if you believe acreage should be replanted. Producers must receive written permission from the insurance company to replant, abandon or destroy a crop.

Farmers can reference RMA's [Planting Date Map Viewer](#) for Final Planting Dates by crop, state, county, policy type and farming practice. Additional resources, including a [Fact Sheet](#) and [Frequently Asked Questions](#), are highlighted on the [Prevented Planting website](#).

Crop insurance is sold and delivered solely through private crop insurance agents. A list of [crop insurance agents](#) is available at all USDA Service Centers and on the [RMA website](#).

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