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Crop Insurance Deadline Nears for Illinois, Indiana, Michigan, and Ohio

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Producers Need to Make Insurance Decisions Soon

SPRINGFIELD, III., Feb. 29, 2016 – USDA's Risk Management Agency (RMA) reminds Illinois, Indiana, Michigan and Ohio producers that the final date to apply for insurance coverage on spring barley, Burley tobacco, cabbage, corn, cucumbers, dry beans, forage seeding, grain sorghum, green peas, hybrid seed corn, oats, popcorn, potatoes, processing beans, processing pumpkins, processing sweet corn, processing tomatoes, soybeans and sugar beets is March 15. Current policyholders who wish to make changes to their existing policies also have until the sales closing date to do so.

Crop insurance provides protection against decreases in revenue and crop production losses due to natural perils such as drought and excessive moisture. Producers have a number of coverage choices, including yield coverage, revenue protection and area risk policies.

A number of important changes have been made to crop insurance for the 2016 crop year that producers may want to consider as the sales closing date approaches.

The <u>Actual Production History (APH)</u> Yield Exclusion has been expanded to include more crops. The provision allows farmers to exclude eligible yields which occur from

exceptionally bad years (such as a year in which a natural disaster or other extreme weather occurs) from their production history when calculating yields used to establish their crop insurance coverage.

The <u>Supplemental Coverage Option (SCO)</u> is now available for alfalfa seed, canola, cultivated wild rice, dry peas, forage production, grass seed, mint, oats, onions, potatoes and rye in select counties for the 2016 crop year. SCO is a county-level policy endorsement that covers a portion of the deductible of the underlying crop insurance policy.

For 2016, the U.S. Department of Agriculture (USDA) has expanded <u>Whole-Farm</u> <u>Revenue Protection (WFRP)</u> nationwide. Whole-Farm Revenue Protection (WFRP) provides a risk management safety net for all commodities on a farm under one insurance policy and 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.

Brian Frieden, RMA Springfield Regional Office director, urges producers to contact a crop insurance agent for details. Agents can help producers determine what policy works best for their operation and review existing coverage to ensure the policy meets their needs.

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 online at the RMA <u>Agent Locator</u>. Producers can use the RMA <u>Cost Estimator</u> to get a premium amount estimate of their insurance needs online. Learn more about crop insurance and the modern farm safety net at <u>www.rma.usda.gov</u>.

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