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

News Release |
Springfield, Illinois
|
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Farmers with Insurable Spring-Planted Crops Need to Make Insurance Decisions Soon

SPRINGFIELD, Ill., Feb. 20, 2015 – The USDA’s Risk Management Agency (RMA) reminds producers in Illinois, Indiana, Michigan and Ohio that the final date to purchase or modify crop insurance coverage on most insurable spring-planted crops is March 15.

Crop insurance protects producers from natural disasters which affect crop yields and revenues. Producers have a number of coverage choices, including yield coverage, revenue protection and area risk policies.

“Farmers have several new insurance options to consider for the 2015 crop year, as well as improvements to the farm safety net for beginning farmers and those with diversified operations,” said Brian Friedan, RMA Springfield Regional Office director. Many of the new options are provisions of the 2014 Farm Bill that RMA was able to implement in time for spring crops this year.

The Supplemental Coverage Option (SCO) is available this spring for corn, grain sorghum and soybeans. SCO is a county-level policy endorsement that covers a portion of the producer’s deductible of their underlying crop insurance policy.

Whole-Farm Revenue Protection insurance expands options for livestock, specialty crop, organic and diversified crop producers. Whole-farm insurance allows the crops and livestock to be insured under a single policy and provides premium discounts for crop diversification. It provides protections against low revenue due to unavoidable natural disasters and market fluctuations that affect income during the insurance year.

The Actual Production History (APH) Yield Exclusion provides relief to producers affected by severe weather, including drought. A producer may exclude his yield in years the county average yield is at least 50 percent below the 10 previous consecutive crop year average yields.

There are also new benefits for beginning farmers for the 2015 crop year. These benefits help farmers just starting out establish production history and reduce the cost of insurance.

Producers are strongly urged to contact a crop insurance agent as soon as possible for premium quotes and more details. 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 [Agent Locator](#). Producers can use the RMA [Cost Estimator](#) to get a premium amount estimate of their insurance needs online.

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