

MGR-24-002: Accommodations for Producers Applying for Nursery Value Select Coverage for the 2025 Crop Year in Newly Expanded Counties

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Date

March 13, 2024

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Marcia Bungler, Administrator /s/ Marcia Bungler

Subject

Accommodations for Producers Applying for Nursery Value Select Coverage for the 2025 Crop Year in Newly Expanded Counties

Background

On February 22, 2024, the Federal Crop Insurance Corporation (FCIC) Board of Directors approved expansion of the Nursery Value Select (NVS) pilot crop insurance program to all states and counties beginning with the 2025 crop year.

Under NVS, there are two sets of program dates, depending on location:

Location	Contract Change Date	Sales Closing Date	Coverage Begins	Coverage Ends
Gulf Coast, Atlantic Coast, and West Virginia	1/31	5/1	6/1	5/31
All Other States	4/30	9/1	10/1	9/30

Under Nursery Field Grown & Container (FG&C), one set of program dates apply to all states and counties:

Location	Contract Change Date	Sales Closing Date	Coverage Begins	Coverage Ends
All States	1/31	5/1	6/1	5/31

Based on the differences in program dates for NVS and Nursery FG&C programs, if producers purchase NVS in the 2025 crop year in the expansion counties with a September 1 sales closing date (SCD) and they have coverage under Nursery FG&C for the 2024 crop year, they will encounter a lapse in coverage from June 1 through September 30, 2024.

This lapse in coverage does not affect counties with a September 1 SCD that had NVS coverage available for the 2024 crop year. In these counties that had NVS coverage available for the 2024 crop year, producers may purchase pro-rated NVS coverage for the 2024 crop year to avoid a lapse in coverage between the end of the 2024 Nursery FG&C crop year and the beginning of the 2025 NVS crop year.

Action

For the 2025 crop year, FCIC will allow Approved Insurance Providers (AIPs) to cancel policyholders' Nursery FG&C policies effective October 1, 2024, when policyholders meet the following criteria:

- 1) Provides cancellation notice by September 30, 2024;
- 2) Is in a county approved for NVS expansion for the 2025 crop year that has a September 1 SCD;
- 3) Applies for NVS coverage by September 1, 2024;
- 4) Has the Nursery FG&C policy and NVS policy with the same AIP; and
- 5) Does not suffer a loss on a practice (e.g., field grown or container) under the 2025 crop year Nursery FG&C policy for which coverage is requested under the 2025 crop year NVS policy.

Premium will be prorated by subtracting the October proration factor from the proration factor for the month in which coverage commenced for the Nursery FG&C policy. The proration factors are contained in the Nursery FG&C actuarial documents.

In counties approved for expansion for the 2025 crop year that have a September 1 SCD, this action will prevent a lapse in coverage for producers who want to purchase NVS for the 2025 crop year.

Interested producers should contact a crop insurance agent for further information.

A list of agents can be found on the Risk Management Agency website at

www.rma.usda.gov/tools-reports/agent-locator.

DISPOSAL DATE:

December 31, 2024