# COVID 19 Response

The Risk Management Agency (RMA) recognizes the challenges faced by the crop insurance industry and America's farmers and ranchers. RMA will provide flexibility to support the health and safety of all parties, while also ensuring the Federal crop insurance program continues to serve as a vital risk management tool.

These Frequently Asked Questions (FAQs) will be updated on an ongoing basis as questions are presented to our Agency requesting clarification.

## Can approved insurance providers provide electronic completion of forms to administer the Federal Crop Insurance Program?

Each approved insurance provider has an established plan in accordance with their Standard Reinsurance Agreement with the Federal Crop Insurance Corporation. This plan includes their ability to electronically process forms to deliver the Federal Crop Insurance Program, including the use of electronic signatures for policyholders.

Policyholders should continue to work with their approved insurance providers and agents regarding the use of digital signatures and electronic form completion.

## I'm a policyholder and I have questions. Who should I contact?

Policyholders should be in contact with their crop insurance agent and approved insurance provider.

If you do not have an agent or approved insurance provider, RMA's website provides a tool to find an agent or approved insurance provider: www.rma.usda.gov/en/Information-Tools/Agent-Locator-Page.

RMA also has Regional Offices throughout the United States that are working with our local approved insurance providers and agents, including outreach to policyholders and grower organizations in their area. RMA's Regional Offices are identified on the RMA website according to the states they serve: www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices.

## Will Risk Management Agency staff be available to assist due to Shelter-In-Place, travel restrictions and labor issues?

RMA staff will be available nationwide. Early in Calendar Year 2020, the Department of Homeland Security recently issued advisory guidance related to critical infrastructure. Food and Agriculture, specifically workers essential for assistance programs and government payments, is listed as critical infrastructure.

CISA Guidance on the Essential Critical Infrastructure Workforce

## Are the extensions in calendar or business days?

All extensions to deadlines are on the same calendar or business day basis as their existing RMA procedure.

## If I am unable to meet with my agent in person regarding my policies, how can I report my information by the reporting deadlines? (Sales Closing, Production Reporting, and Acreage Reporting Dates.)

You should continue to work with your agent and approved insurance provider.

Your approved insurance provider has a process to facilitate electronic communication. Your options include:

- Communicate with your agent by the due date and provide your signature within 60 calendar days of the due date: You can report your information over the phone, email, text, etc. to your agent.
    - You must still report by your existing due date;
    - You must sign your report within 60 calendar days of the due date;
    - You must agree to be bound by your certifications based on the initial report; and

  Changes cannot occur after reporting, other than those authorized by policy and procedure.

  Complete the Entire Process Digitally: Many approved insurance providers have the ability for you to submit your policy elections and digitally sign using virtual communication methods.

  This also applies to the livestock products. The policyholder must continue to report by the Sales Closing Date. The relief is only for obtaining a hard copy signature when the policyholder cannot otherwise sign in person or digitally.

  AIPs and agents are reminded to document reporting by electronic means as the program due dates for certifications, elections and reporting remain unchanged.

  This authority remains in effect through June 30, 2022.

## I need to do an Assignment of Indemnity. What should I do?

Contact your agent and approved insurance provider. An Assignment of Indemnity allows an insured to assign their right to an indemnity payment for a crop policy to a creditor(s) or other persons to whom the insured has a financial debt or other pecuniary obligation.

Both you and your creditor’s signature on the Assignment of Indemnity remain required in a pen and ink signature and in the hand of the person whose signature is required or an acceptable electronic (digital) signature. However, the witness signature requirement has been waived through June 30, 2022, for all applicable

crop years. Since the witness requirement is waived, documentation for proof of debt or other pecuniary obligation will be required before an Assignment of Indemnity is accepted.

## I need a written agreement for coverage and the due date is approaching for the Crop Year. What should I do?

Your crop insurance policy has an exception if you demonstrate your physical inability to submit the request on or before the sales closing date for written agreement requests with a sales closing date deadline. This exception would include self-certification of COVID-19 related issues, and the physical inability to submit the request on or before the due date resulting from actions taken to limit the exposure of COVID-19.

Producers must work with their agent and approved insurance providers regarding written agreement request and supporting documentation.

RMA's Regional Offices also work with the agents and approved insurance providers to deliver written agreements. Contact information for your local Regional Office can be found at the following website location: www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices

## What written agreements fall into this exception?

The chart below identifies the applicable written agreement types that fall into this exception. The first column identifies the type of written agreement and the second column provides an explanation.

| All Written Agreement Renewals | |
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| New Breaking | Establish coverage on acreage not planted and harvested or insured in one of the three previous crop years that is not insurable under the terms of the policy |

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| Nursery Plant List | Establish coverage for unlisted nursery plant materials |
| Unrated Insurance Option | Establish coverage for an unrated insurance option without a premium rate |
| Policy Exceptions | Request policy changes specifically permitted by the crop policy |
| Rotation Exceptions | Request rotation exceptions in accordance with crop policy |
| Strip Mined Land | Establish coverage for strip-mined land where the crop has been produced less than 5 years |
| Seed Potato Acreage | Request to insure seed potato acreage greater than 125% specified in the crop policy |
| Non-Irrigated (NI) Corn for Grain | Establish coverage for NI corn grain where only Irr corn grain & Irr/NI Silage are available |
| Dry Bean Types | Establish coverage for types of dry beans not in the actuarial documents |
| Counties without actuarial documents for the crop | Establish coverage for a crop in a county with no actuarial documents. (request due date is cancellation date) |

**I have been notified that I have a written agreement offer to review and sign by an expiration date to accept the offer. Due to COVID-19 related issues, I cannot currently review and sign the offer and am unsure if I will be able to by the expiration date. Will I lose the ability to accept the written agreement offer?**

For written agreement offers issued from RMA for the 2022 crop year (2023 crop year for citrus) on or before June 30, 2022, if COVID-19 related issues prevent you from signing by the expiration date, you may sign to accept the offer after the expiration date, but no later than August 1, 2022. The RMA written agreement offer issued date and expiration date is identified on the written agreement offer. If you sign after the expiration date, continue to sign in the acceptance area of the written agreement offer and provide the actual date you signed the offer.

Only signatures after the expiration date due to COVID-19 related issues are acceptable, therefore, any offers signed after the expiration date must be accompanied by your self-certification, or other documentation which you use, that the delay in signing the written agreement offer is due to COVID-19 related issues. This self-certification must include a brief explanation of the situation (such as, you were quarantined, etc.) and be returned with the signed written agreement offer to the agent and approved insurance provider.

## I was able to submit my Regional Office Determined Yield request to my agent timely, but I'm concerned that my agent and insurance provider won't be able to submit my request to RMA timely due to COVID-19 related issues. Will RMA still accept my Regional Office Determined Yield request?

RMA is providing the approved insurance provider an extension to submit the Regional Office Determined Yield request of the earlier of the acreage reporting date or the original deadline plus 30 calendar days. This extension applies through June 30, 2022.

## If I am unable to meet my deadline for submitting my Regional Office Determined Yield request to my agent timely due to COVID-19 related issues. Will RMA still accept my Regional Office Determined Yield request?

Through June 30, 2022, your approved insurance provider may request an additional 30-day extension from the applicable RMA Regional Office due to COVID-19 impacts. The extension applies to the deadlines identified in the 2022 Crop Insurance Handbook (CIH) paragraph 2212 and for PAIRs, CIH paragraph 1840.

A request for extension must be submitted to the applicable RMA Regional Office due to the physical inability to meet the established deadlines due to COVID-19 and include self-certification of COVID-19 related issues.

## Is COVID-19 an insurable cause of loss under my crop insurance policy?

No. Your crop insurance policy identifies the causes of loss covered by your policy.

Also, the policy provides that failure to plant because of uninsured causes such as lack of proper equipment or labor to plant acreage, or use of a particular production method, is not considered prevented planting.

RMA continues to monitor the situation. Please remain in contact with your crop insurance agent and approved insurance provider. If additional assistance is needed, RMA's Regional Offices are located throughout the US and available to assist. Contact information is provided on the following website location by clicking on your state: www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices

## The Producer's Pre-Acceptance Worksheet (PAW) deadlines are coming due, will an extension be provided?

PAW deadlines remain the same. However, policyholders may provide information over the phone with appropriate documentation of the call or using electronic methods to select options and endorsements occurring for the sales closing, acreage reporting, and production reporting deadlines. If the policyholder sends their elections in such a manner, they will be required to either sign digitally at the time of submission or must follow up with a properly signed form(s) no later than 60 days from the applicable policy due date. The policyholder agrees to be bound by their initial certification and cannot make changes after the applicable deadline other

than those authorized by RMA procedure. This authority is in effect through June 30, 2022.

## Will my approved insurance provider need to come to my property to conduct a Perennial Crop Pre-Acceptance Inspection Report (PAIR)?

Under some circumstances your approved insurance provider will come to your farm to inspect bush/tree/vine planting, e.g., if your planting was damaged last year, if you are adding new acreage to you operation or if you have applied for a new policy in the county.

If you have questions or concerns, please contact your local Regional Office. Contact information is provided on the following website location: www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices.

## Given the social distancing orders, do I need to be with my approved insurance provider when a PAIR is performed?

No, you are not required to be present during PAIR. Your approved insurance provider can call or email you with questions or with requests for documentation.