

## **December 2015 Flood Event 2016 Spring-Planted Crops in Missouri**

In late December 2015, an extraordinary rainfall event affected a large part of Missouri. Approximately 5 to 15 inches of rain fell over a short period, resulting in historic flooding throughout the region. Agricultural land along streams and rivers, including the lower Missouri River and the Mississippi River, was particularly affected. Winter crops were destroyed, cropland was damaged, and levees were breached. As Federal crop insurance policyholders are preparing for 2016 spring-crop planting, the Risk Management Agency's Topeka Regional Office has received several questions about prevented planting and crop insurance premium rates.

**The December 2015 flood event severely scoured and deposited sand on my acreage. Last crop year (2015), I had planted corn and soybeans and had crop insurance coverage. I have coverage again this year. Due to the damage the December 2015 flood event caused my land, is prevented planting coverage available if I am unable to plant for the 2016 crop year?**

Yes. You can collect a prevented planting payment if you have met all other eligibility requirements. Since you had insurance coverage in 2015 and the cause of loss occurred on or after the sales closing date of March 15, 2015, which is during the prevented planting insurance period for the 2016 crop year, you may be able to collect a prevented planting payment in 2016 if you are unable to plant.

Documentation that demonstrates why the land could not be returned to farmable conditions should be maintained and provided to your insurance company.

**I have crop insurance coverage on my corn and soybeans in 2016. The December 2015 flood event severely scoured and**

**deposited sand on my acreage. Due to the damage the December 2015 flood event caused my land, is prevented planting coverage available if I am unable to plant for the 2017 crop year?**

No. If field conditions have not been restored so your land is available for planting, you will not be able to collect a prevented planting payment on this acreage in 2017. The December 2015 flood event (the cause of loss) will be outside the prevented planting insurance period for the 2017 crop year. See Section 17(a)(1)(ii) of the Common Crop Insurance Policy for more information.

**My land in the river bottom that I have farmed for several years was severely damaged by the December 2015 flood event. I did not have crop insurance for the 2015 crop year. In January 2016, I signed an application to purchase crop insurance for corn and soybeans. Will I be eligible for prevented planting coverage for the 2016 crop year?**

No. Your premium rate will not increase for your 2016 crop year spring-planted crops. The cropland affected by these breaches is insurable (provided all terms and conditions of your crop insurance contract are followed), and the crop insurance premium rate charged will correspond to the acreage's classification shown on your county's 2016 crop year actuarial map. Go to the [Actuarial Information Browser](#) and click on "AIB Reinsurance Year 2016" for maps and crop insurance premium rates for each crop in your county. Due to the timing of the flood event after RMA posted the 2016 spring-planted crops actuarial documents, the breached levees will not cause the affected acreage to be reclassified to a higher premium rate for the 2016 crop year. Please talk to a crop insurance agent if you have difficulty locating your acreage on your county's actuarial map or have any questions about crop insurance premium rates.

**I have corn acreage that is protected by a levee along the Mississippi River; and the crop insurance premium rate for it is**

**classified as high risk and has been given the AAA rate. The acreage on the unprotected side of the levee is also high risk, but it has been given a BBB rate, which is considerably higher than the AAA rate. The levee breached in the December 2015 event and flooded my acreage. The breach has not yet been fixed. For the 2016 crop year, will my premium rate be increased to BBB to reflect the added flood risk the breach has caused?**

No. Your premium rate will not increase for your 2016 crop year spring-planted crops. The cropland affected by these breaches is insurable (provided all terms and conditions of your crop insurance contract are followed), and the crop insurance premium rate charged will correspond to the acreage's classification shown on your county's 2016 crop year actuarial map. Go to the [Actuarial Information Browser](#) and click on "AIB Reinsurance Year 2016" for maps and crop insurance premium rates for each crop in your county. Due to the timing of the flood event after RMA posted the 2016 spring-planted crops actuarial documents, the breached levees will not cause the affected acreage to be reclassified to a higher premium rate for the 2016 crop year. Please talk to a crop insurance agent if you have difficulty locating your acreage on your county's actuarial map or have any questions about crop insurance premium rates.

**I intend to plant wheat this fall on acreage that was flooded by a breach in a levee. Will there be higher premium rates for the 2017 crop year if the levee breach has not been fixed by then?**

If the breached levee is not repaired to its pre-existing condition over the summer, then premium rates may increase. For the 2017 crop year (for example, winter wheat planted this coming fall), information on premium rates for crop land affected by breached levees will be available this fall. Please check your county's actuarial documents in the [Actuarial Information Browser](#), and click on "AIB Reinsurance Year 2017" at that time.

This Frequently Asked Questions document does not change existing policy or procedure, or existing Approved Insurance Provider responsibilities in making prevented planting determinations. Policyholders must meet all eligibility requirements under the prevented planting policy provisions and handbook procedures.

## **Contact Information**

For more information, contact the [\*\*Topeka Regional Office\*\*](#).