2020 Cover Crops Insurance and NRCS Cover Crop Termination Guidelines

Note: This document may be updated for future crop years.

What are the NRCS Cover Crop Termination Guidelines?

The Guidelines are a nationally applicable agricultural expert resource for cover crop termination in cover cropping management systems. The resource is applicable to all USDA programs and promote consistent, simple, and flexible policy.

What happens to my crop insurance if my cover crop management practice does not follow the guidelines?

Your crop insurance policy is still in effect and insurance attaches. As a result of the 2018 Farm Bill, cover crops are reviewed under the same good farming practice procedures as other management practices such as seeding rates, fertilizer applications, tillage practices, and other management practices.

Where can I find a copy of the guidelines?

A copy of the NRCS Cover Crop Guidelines can be found here – www.nrcs.usda.gov/sites/default/files/2022-09/Termination_Guidelines_Designed_6.28_10.24am_%28002%29.pdf

What are cover crops?

Cover Crops are crops including grasses, legumes and forbs for seasonal cover and other conservation purposes. Cover crops are primarily used for erosion control, soil health improvement, weed and other pest control, habitat for beneficial organisms, improved water efficiency, nutrient cycling, and water quality improvement. A cover

crop managed and terminated according to these Guidelines is not considered a “crop” for crop insurance purposes. The cover crop may be terminated by natural causes such as frost, or intentionally terminated through management such as chemical application, crimping, rolling, tillage, grazing, or cutting. A cover crop, if managed and terminated according to the Guidelines, is not considered an insurable crop.

What are considered cover crops for crop insurance, is any crop a cover crop?

Cover crop - A crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement.

Does RMA have an approved list of cover crops?

RMA does not have an approved list of cover crops. Producers should consult agricultural experts for which cover crops are agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement. The Guidelines do provide a link to NRCS State Field Office Technical Guide for list of approved cover crop species: https://efotg.sc.egov.usda.gov/#/details.

Agricultural expert is mentioned, what is an agricultural expert?

As defined in the Common Crop Insurance Provisions, Basic Provisions, an agricultural expert includes persons who are employed by the Cooperative Extension System or the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific crop or practice for which such expertise is sought.

Note (from the General Standards Handbook): Persons who have a personal or financial interest in the insured or the crop will not qualify as an agricultural expert.

Examples (from the Good Farming Practices Handbook):

Approved Agricultural Experts include personnel whose research or occupation is related to the specific crop or practice for which such expertise is sought with

demonstrated expertise in the production practice in question, and is:

1. employed by Cooperative Extension Service or USDA National Institute of Food and Agriculture (NIFA), formerly Cooperative State Research, Education, and Extension Service (CSREES);
2. employed by the agricultural departments of universities;
3. certified by the American Society of Agronomy (ASA) as Certified Crop Advisers and Certified Professional Agronomists, https://www.agronomy.org/;
4. certified by the National Alliance of Independent Crop Consultants (NAICC) as Certified Professional Crop Consultants, https://naicc.org/;
5. certified by the American Society for Horticultural Sciences as Certified Professional Horticulturists;
6. certified by the International Society of Arboriculture as Certified Arborists; or
7. an employee certified by the Natural Resources Conservation Service (NRCS) to make determinations regarding good cover cropping practices.

What does RMA mean by "Good Farming Practice"?

As defined in the Common Crop Insurance Policy Basic Provisions, Good Farming Practices means: The production methods utilized to produce the insured crop and allow it to make normal progress toward maturity and produce at least the yield used to determine the production guarantee or amount of insurance, including any adjustments for late planted acreage, which are those generally recognized by agricultural experts or organic agricultural experts, depending on the practice, for the area. An Approved Insurance Provider or a producer may request FCIC be contacted to determine if your production methods will be considered “good farming practices.”

What does "cover crop termination" mean?

The 2018 Farm Bill established the definition of cover crop termination which means a practice that historically and under reasonable circumstances results in the termination of the growth of a cover crop.

Does RMA have specific requirements in how I terminate my cover crop?

A cover crop can be terminated by any means. Please refer to the Guidelines and other agricultural expert material for cover crop management guidance. If you have any questions regarding which method is best for ensuring your cover crop is terminated, please consult your local NRCS office or other agricultural experts for guidance.

My insured crop will be irrigated. When do I need to terminate my cover crop?

Cover crops in an irrigated cropping system should be terminated based on the crop system, water availability, and the conservation purpose. The guidelines provide a recommendation of termination before crop emergence.

What is over-seeding/interseeding?

With respect to cover crops, over-seeding and interseeding is a management practice of planting one or more cover crop species into an existing or established crop. According to the Guidelines, common uses that involve over-seeding or interseeding include over-seeding a grass and/or legume cover crop into an existing stand of small grain at an appropriate time for the cover and germination, or seeding a cover crop into an existing crop (e.g., corn or soybeans) at a time that will not impact the yield or harvest of the insured crop.

Will over-seeding/interseeding a conservation cover crop into an insured grain crop affect insurability?

No, over-seeding/interseeding a cover crop into an already insured grain crop does not affect its insurability. Insurance attached to the main crop at the time of planting. However, any damage to the insured crop caused by planting of the cover crop would not be covered and uninsured cause of loss appraisals would be applied to the insured crop when determining any indemnity payment. You should take care not to harm the insured crop when over-seeding/interseeding a cover crop by doing so at an appropriate time and in an appropriate manner that will not impact the yield or harvest of the insured crop.

What is the difference between interplanting and over-seeding/interseeding?

If the main crop and cover crop are planted in a manner that does not allow separate agronomic maintenance and harvest of the insured crop, then it is considered interplanted and not insurable. If it doesn’t meet this definition, then it may be over-seeded/interseeded and is insurable.

Can I plant a cover crop during the fallow year and still qualify for the summerfallow practice the subsequent crop year?

Yes, you can. If a cover crop is planted on summerfallow acreage in a fallow year, the following planted crop will meet the summerfallow practice definition if the cover crop is not hayed, grazed or harvested at any time, and is terminated according to the Guidelines prior to June 1 preceding the insured crop.

For the 2020 and succeeding crop years, if a cover crop was planted during the fallow year and was either hayed, grazed or harvested, or not terminated by June 1, the acreage may be insured under the “continuous cropping practice” (if available in your county), or by written agreement (if continuous cropping is not available in your county).

Please see the actuarial documents in your county, or talk to a crop insurance agent, for more information on the summerfallow practice.