

Prevented Planting Program Changes

What is the "1 in 4" requirement for prevented planting?

Acreage must be physically available for planting to be eligible for a prevented planting payment. The "1 in 4" requirement is a part of the condition that the acreage must be physically available for planting. The "1 in 4" requirement states, the acreage must have been planted to a crop, insured, and harvested, or if not harvested, adjusted for claim purposes due to an insured cause of loss (other than a cause of loss related to flood, excess moisture, drought, or other cause of loss specified in the Special Provisions) in at least one out of the previous 4 years.

Whose responsibility is it to prove the "1 in 4" requirement?

It is the producer's responsibility to provide documentation to the Approved Insurance Provider. In most cases, when the producer has recent history of farming the acreage, providing documentation is a simple task that can be verified with the agent. If the land is newly acquired, the producer may need assistance from the Approved Insurance Provider in proving the requirements have been met.

I recently acquired acreage. The previous operator is unwilling to provide their records. How do I prove that the acreage was planted, insured, and harvested in at least 1 of the last 4 crop years?

We encourage you to work with your agent in providing documentation. Approved Insurance Providers have access to data that can assist with verifying insurance history. There are other methods such as satellite imagery that may be beneficial

when proving if a crop was planted and harvested.

If I am unable to meet this requirement, will my acreage be eligible for prevented planting coverage in the future?

Once the acreage fails to meet the 1 in 4 requirement, the acreage is required to be planted, insured, and harvested, or if not harvested, adjusted for claim purposes due to an insured cause of loss (other than a cause of loss related to flood, excess moisture, drought, or other cause of loss specified in the Special Provisions) in 2 consecutive years before again being eligible for prevented planting coverage.

Will the "1 in 4" requirement be retroactive?

The requirement is effective for spring crops in 2021. For all other crops, the requirement is applicable for the 2022 and succeeding crop years. To be eligible for a prevented planting payment, the acreage must have been planted, insured, and harvested, or if not harvested, adjusted for claim purposes due to an insured cause of loss (other than a cause of loss related to flood, excess moisture, drought, or other cause of loss specified in the Special Provisions) in at least one of the preceding 4 crop years.

For example, for acreage to be eligible for prevented planting in 2021, the acreage must be planted, insured, and harvested, or if not harvested, adjusted for claim purposes due to an insured cause of loss (other than a cause of loss related to flood, excess moisture, drought, or other cause of loss specified in the Special Provisions) in 2017, 2018, 2019, or 2020.

What if I have received a prevented planting payment for each of the last 4 crop years but it has been on different land?

The "1 in 4" requirement applies to physical acreage (land), not the producer, or the farming operation. If a prevented planting payment had been made on the same acreage for the last 4 previous years, the "1 in 4" requirement has not been met.

Any time the “1 in 4” requirement cannot be met, the acreage is considered physically unavailable to plant and the acreage must be planted, insured, and harvested, or if not harvested, adjusted for claims purposes due to an insured cause of loss (other than a cause of loss related to flood, excess moisture, drought, or other cause of loss specified in the Special Provisions) for 2 consecutive years before prevented planting coverage can be provided on the acreage.

If I intend to plant corn in Field A but am prevented from planting by the final planting date for corn and instead plant a portion of Field A to soybeans, am I able to claim the remaining unplanted acres of Field A as prevented planting corn? I do not have history of planting 2 crops in the same field during the same crop year.

The change allows you to claim prevented planting corn on the unplanted portion of a field even though part of the field is planted to soybeans. To qualify, the unplanted portion of the field must be at least 20 acres or 20 percent of the total acres in the field. You must provide proof of intent to plant the prevented planting acres to the crop claimed as prevented planting (corn) and not to the crop that was physically planted (soybeans) on a portion of the acreage. In this scenario, you may be eligible for prevented planting corn on the unplanted acres if you can provide adequate documentation that you had intended to plant the entire acreage in the field to corn (seed receipts, fertilizer inputs, etc.).

If I acquire land in a county where I have not planted a crop for which prevented planting insurance is available, how do I establish prevented planting eligible acres?

You are allowed to establish eligible acres for prevented planting purposes by submitting an intended acreage report to your agent by the sales closing date (or within 10 days of land acquisition, if acquired after the sales closing date). You will declare your planting intentions for the new land on the intended acreage report. If prevented from planting, the acres (and crops) from the intended acreage report will

be used to establish prevented planting eligible acres. If you were eligible to file an intended acreage report the first crop year, you may elect to file an intended acreage report for the second crop year (the year immediately following the first crop year).

If I plant an uninsured crop following a failed insured crop on the same acreage in the same crop year, will the uninsured crop acres be subtracted from my prevented planting eligible acres?

No. Uninsured second crop acres planted following a failed first insured crop on the same acreage in the same crop year will not be subtracted from prevented planting eligible acres.