

Insuring Organic and Transitional Crop Practices

What crops can I insure as organic?

Generally, organic coverage is available for most crops in most counties. The actuarial documents identify coverage for organic practices and can be found on the [Actuarial Information Browser](#) by crop year. In the dropdown menu, select your reinsurance year (generally the crop year), commodity, commodity year (crop year), insurance plan, state, and county. Then, click on the Types/Practices tab to see if the organic practice is available. Click on the blue question mark icon on the Actuarial Information Browser main page for a tutorial.

Can I insure my organic crops if the organic practice is not available in my county?

You may request a Written Agreement to insure your crop under the organic practice when it is not available for the crop in the county. Work with your crop insurance agent to submit your Written Agreement request.

What documentation do I need and when is it due to insure my crop as organic transitional?

For the organic transitional practice, you must have an organic system plan documenting the use of practices that would result in certified organic status that includes the record information or written documentation from a certifying agent indicating an organic system plan is in effect for the acreage by the acreage reporting date (ARD). See the Q&A above if you do not have your approved certificate by the ARD.

The organic system plan is required to be in effect in order to insure your crop under the organic transitional practice and must include the specific location of each field of transitional, buffer zone, and acreage not maintained under transitional organic management.

What is INTEGRITY?

INTEGRITY is a database maintained by the National Organic Program. The INTEGRITY Database lists transitional and certified organic operations and contains up-to-date and accurate information about operations that may sell organic products.

If my operation is listed in the INTEGRITY database, have I met the organic system plan requirements to obtain crop insurance on my transitional acreage?

Yes. Being listed as Transitional or Certified in INTEGRITY, indicates you have an organic system plan and meets the requirement for insuring acreage under an organic system plan as transitional.

What price coverage is offered for organic crops?

Federal crop insurance offers yield and revenue-based coverage. Over 80 crops have an established organic price election, but not all are available in every county or for every type (see [List of Organic Price Elections Available by Commodity](#)).

[Whole-Farm Revenue Protection](#) and the [Micro Farm](#) program is available to cover the revenue of your entire operation, including revenue from organic crops.

Production and Revenue History is a new plan of insurance designed specifically for specialty and organic crops and it provides both yield and revenue coverage based on a producer's unique price and yield history.

Can I insure my organic and transitional crops using a contract price?

The Contract Price Addendum (CPA) allows you to use the contract price from a written contract with a buyer instead of the price election established by RMA for your certified or organic transitional crop. To choose contract pricing, you must select the CPA by the sales closing date and provide a copy of the contract to your crop insurance agent by the ARD.

For more information, please review the [Contract Price Addendum Fact Sheet](#) and the [list of crops eligible for the CPA](#). Check with a crop insurance agent for details.

If I am a landlord, can I use my tenant's organic certificate?

Yes, a landlord can use a certificate issued to a tenant to qualify for the certified organic practice for the same acreage.

If I have certified organic acreage and add acres to my operation, are those acres considered insurable as certified organic?

Yes, when the added acreage is identified on the organic system plan by the specific location of each field. See the Q&A above if you do not have your approved certificate by the ARD.

Can I have separate optional units for my organic acreage?

For many crops, you can establish separate optional units for acreage grown and insured under an organic farming practice (certified, transitional, and buffer zone acreage) separate from any acreage of the insured crop grown under a conventional practice. Check with your crop insurance agent for details.

Can I insure acreage coming out of the Conservation Reserve Program (CRP)?

Yes, former CRP acreage can be insured under the certified organic practice when you have an organic certificate and an organic system plan from a certifying agent.

What documentation do I need and when is it due to insure my crop as certified organic?

By the acreage reporting date, you must have written organic certification in effect directly from a certifying agent (a certificate issued from the National Organic Program's Organic Integrity Database meets this requirement), or you must provide written documentation that you have requested a written certification or a plan from a certifying agent.

The written organic certification must include the: name of the person certified, effective date of certification, certificate number, types of commodities certified, and name and address of the certifying agent.

Additionally, you must have an organic system plan in effect that identifies the: location of each field of certified organic acres, transitional acres, buffer zone acres, and acres not maintained under organic management.

Please note these documents must be available upon request for verification purposes and the written certification must be in effect prior to loss time or by the end of the insurance period; whichever comes first.

What if I am transitioning acreage with an organic system plan to certified organic, but I receive my organic certificate after the acreage reporting date? Can I insure the acreage under the certified organic practice?

You must have an organic certificate by the ARD or you must provide written documentation by the ARD that you have requested a written certification from a

certifying agent. If you do not have an organic certificate or written documentation by the ARD proving that you have requested a written certification from a certifying agent for the current year, the acreage does not qualify for the organic practice and will be insured under the organic transitional practice.

I am transitioning acreage to certified organic with an organic system plan; can I insure the acreage under the conventional farming practice?

No. The acreage must be insured under the organic transitional practice.

How do I insure acreage in transition to certified organic without an organic system plan; can I insure the acreage under the conventional farming practice?

Yes. Acreage being transitioned to organic without an organic system plan is insurable as conventional.

How do I insure acreage in transition to certified organic without an organic system plan; can I insure the acreage under the organic transitional practice?

No. The acreage must be insured under the conventional farming practice. Any loss due to failure to comply with conventional farming practices will be considered an uninsured cause of loss.

What if I am transitioning to certified organic without an organic system plan; can I insure my organic transitional acres as conventional?

Yes, but transitioning to organic without an organic system plan is considered a change in production method. When there is a change in production method, you must report the change in production method to your crop insurance agent.

When acres are insured as conventional, good farming practices for the conventional practice must be used. When there is no organic system plan for transitioning acreage and it must be insured as conventional, coverage is not provided for losses that occur due to the use of organic farming practices that may or may not be considered good farming practices for the conventional practice.

What is the due date to insure my crop as certified organic or transitional?

You must work with a crop insurance agent to get your application in by the sales closing date. This date can vary by crop, state, and county. Check the [Actuarial Information Browser](#) by year and see the “Dates” Tab.

When is the Acreage Reporting Date?

The acreage reporting date varies by crop, state, and county. Check the [Actuarial Information Browser](#) by year and see the “Dates” Tab.

How do I find a crop insurance agent in my area?

A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#).