Replanting and Final Planting Dates

Replanting

What is a replanting payment?

A payment to assist the farmer to replant an insured crop that has been damaged by an insurable cause of loss.

What is the rationale behind a replanting payment?

First, a replanting payment is available to help the insured pay for the expenses related to replanting a crop. Second, if it is practical for the insured to replant, it is in the best interest of the insurance program and the farmer for the farmer to replant the crop and potentially make a full crop rather than receive a full indemnity earlier in the growing season.

Is an insured forced to replant their crop?

No. However, in accordance with the crop insurance contract, if it is determined practical to replant the insured crop and it is not replanted, no coverage for the insured crop will be provided and no premium will be due.

Therefore, it is always the farmer’s choice whether to replant a damaged crop; however, if it is determined practical to replant by the approved insurance provider and the farmer elects not to replant, no coverage is provided. The acreage is removed from the acreage report, no indemnity is due, no replant payment is made, and no premium is earned nor payable.

What if it is determined practical to replant and the acreage is planted to another crop

The initial-planted crop that was lost and determined practical to replant is removed from the acreage report and no coverage is considered to have existed. If the insured decides to plant another crop instead of replanting the damaged initial crop, the crop planted will be considered the first insured crop provided it meets all insurability requirements.

How does replanting impact guarantees?

If it is determined practical to replant the insured crop and the insured crop is replanted, a replanting payment will be made and full coverage will continue on the replanted crop just as it was on the initially-planted crop. There is no decrease in the production guarantee on the initially-planted crop, even if the crop is replanted during the late planting period.

Who determines if it is practical to replant?

The approved insurance provider makes the determination and it will be considered practical to replant until the end of the late planting period. However, an approved insurance provider can still consider it not practical to replant if it is physically impossible for a farmer to replant or there is no chance of seed germination, emergence, and formation of a healthy plant.

What if the approved insurance provider determines it is not practical to replant and the insured wants to plant a second crop?

If the approved insurance provider determines it is not practical to replant, the insured can:

1. receive 100 percent indemnity on the first insured crop, then plant and elect not to insure a second crop on the acreage; or
2. receive 35 percent of the indemnity on the first insured crop, then plant and insure a second crop on the acreage. If the second crop does not suffer a loss, the insured can receive the remaining 65 percent indemnity on the first crop.

Am I required to wait to replant during the late planting period?

No, you are not required to wait to replant during the late planting period. If you chose to replant your crop to continue insurance coverage for the crop year, you should replant as soon as practicable after the determination is made by your approved insurance provider.

I am unable to replant rice until after the late planting period. Can I plant rice after the late planting period and still insure rice?

Yes, you may insure the rice if the approved insurance provider determines it is practical to replant. Please discuss your options with your crop insurance agent.

Can I plant soybeans or another crop rather than rice after my rice crop has been damaged, even if it would be practical to replant rice?

Yes. However, to qualify for a replanting payment you are required to plant the same crop as the crop that was initially damaged. Planting soybeans or another crop would cause you to be ineligible for a replant payment on the damaged rice crop. The rice that was lost and determined practical to replant is removed from the acreage report and no coverage is considered to have existed.

If I choose to plant soybeans or another crop when it was determined practical to replant rice, will I get a full insurance guarantee on the soybeans or another crop?

Yes, provided the crop is planted prior to its final planting date. For example, if you are in Arkansas and want to plant soybeans to replace a damaged rice crop, you would be eligible for a full insurance guarantee on soybeans if the crop is planted on or before June 15.