

Dicamba Drift

Is dicamba drift an insured cause for loss?

No dicamba drift, as with other chemical damage caused by improper application by a producer or inadvertently through a third party, is not an insurable cause of loss. The Federal Crop Insurance Act only authorizes coverage for losses due to drought, flood or other natural disasters.

How will a producer's insurance company's loss adjusters handle dicamba damage?

RMA has instructions in its Loss Adjustment Manual Standards Handbook regarding damage due to uninsured causes of loss (e.g. chemical drift). The Loss Adjustment Manual Standards Handbook can be found at the following link: [Handbook 2017 25010](#)

What is the appraisal technique to determine yield loss from dicamba?

Approved Insurance Providers will compare yields from a field impacted by chemical drift to other fields in the area not impacted by chemical drift to assess the impact on yields that may have resulted from uninsured causes of loss.

Is the issue of loss treated differently for specialty crop, or organic/non-gmo crops than say, soybean v soybean drift?

The issue of loss due to uninsured causes would be treated consistently, regardless of crop, type or growing practice.

What happens to a farmer's Actual Production History (APH) when there is dicamba damage?

Beginning with the 2018 crop year, producers can elect to exclude yields from their APH due to uninsurable unavoidable fire or third party damage. Therefore, provided the damage was not caused by the insured producer but rather by a third party, such losses occurring to 2017 crops may be excluded when determining APH yields for the 2018 and succeeding crop years. RMA released the 2018 Crop Insurance Handbook containing these new procedures in June 2017. The 2018 Crop Insurance Handbook can be found at the following link: [Handbook 18000](#)

Is an insured farmer at risk of a lower APH due to a yield shortfall caused by dicamba drift?

No, a producer may elect to exclude 2017 crop year yield shortfalls caused by uninsurable, unavoidable fire or third party damage when reporting yields for the 2018 crop year. See previous response.