

Turfgrass Value Select

What is Turfgrass Value Select (TVS)?

TVS is an inventory-based pilot crop insurance program that allows turfgrass producers to select the dollar amount of coverage that best fits their risk management needs.

Where is TVS available?

TVS is available in select counties in Alabama, Florida, Georgia, Illinois, Minnesota, Missouri, North Carolina, Oklahoma, South Carolina, and Texas.

What is the sales closing date for TVS?

The program is initially available for the 2027 crop year beginning with a sales closing date of September 1, 2026, in all states. New policyholders and producers in states with a 2028 and subsequent crop year sales closing date of May 1 may purchase pro-rated coverage at any time after the initial September 1, 2026, sales closing date.

TVS has two sales closing dates beginning with the 2028 crop year:

1. May 1 in six Gulf and Atlantic Coast states (Alabama, Florida, Georgia, North Carolina, South Carolina, Texas); and
2. September 1 in all other states (Illinois, Minnesota, Missouri, Oklahoma).

What is the insured crop?

For Catastrophic Risk Protection (CAT) level of coverage, all insurable turfgrass in the county is insured as a single crop. For additional levels of coverage, each turfgrass type you choose to insure is a separate crop. Each insured crop is the turfgrass that:

- Are shown on your accepted Turfgrass Value Report (TVR) in lieu of an application;
- You have an insurable share;
- Are determined by us to be acceptable;
- Are grown in a county for which a premium rate is provided in the actuarial documents;
- You have verifiable records to support that you have sold the turfgrass in one of the last 3 years (varieties of turfgrass within a type that you have not sold within the last 3 years are not insurable);
- Are irrigated (you must have adequate irrigation equipment and water to irrigate all insurable turfgrass at the time coverage attaches and throughout the insurance period), unless otherwise provided by the Special Provisions;
- Are grown in accordance with the production and good farming practices for which premium rates have been established;
- Are grown in an appropriate medium;
- Are grown and sold with the root system attached; and
- May be planted following the same crop on the same acreage where the first planting of the crop has been harvested in the same crop year.

What unit structures are available under TVS?

Basic units are the only unit division available for TVS.

What documents do I need to provide to my crop insurance agent to obtain TVS insurance?

You must submit the following:

- A TVR in lieu of an application.

- Verifiable records to support that you have sold the turfgrass in one of the last 3 years (varieties of turfgrass within a type that you have not sold within the last 3 years are not insurable).

All documents must be acceptable and must be submitted on or before the sales closing date for insurance to attach on the first day of the insurance period.

I live in a county where the TVS program is not available. Can I insure my turfgrass by written agreement?

Written agreements are not available for TVS.

How was the TVS pilot area determined?

Turfgrass acres that have been reported to the Farm Service Agency (FSA) were used to determine the initial pilot area for TVS. The Risk Management Agency (RMA) determines optimal pilot areas to ensure adequate data can be gathered on program performance while not creating undue risk to taxpayer resources early in a product lifecycle. RMA will continue to review areas and counties for future expansions. Producers with turfgrass acreage in counties where the TVS program is not currently available may contact RMA at rma.kc.nursery@usda.gov to express interest being considered for a future program expansion.

What options and endorsements are available?

A grower may obtain either, but not both:

- Occurrence Loss Option (OLO): The OLO eliminates the unit deductible and pays a loss when the percent of loss exceeds 10 percent. The OLO is only available for policies with an additional level of coverage.
- [Hurricane Insurance Protection - Wind Index \(HIP-WI\) Endorsement](#): You may purchase HIP-WI for all levels of additional coverage or for CAT coverage.

Is TVS available for non-irrigated production?

No. Only irrigated production is insurable.

Must I insure all my turfgrass types?

All turfgrass types must be insured under the same policy for CAT level of coverage. Each turfgrass type may be insured under separate policies or not at all for an additional level of coverage. Once you have selected the types you wish to insure, all insurable varieties within those types must be insured.

Does TVS allow for upward revisions for each basic unit during the crop year?

Yes. You may increase your selected value (SV) for each basic unit twice during the crop year by submitting a revised Nursery Value Report (NVR) and one additional time if you suffer an insurable cause loss and have replanted.

How is my amount of insurance determined?

Your amount of insurance is calculated by multiplying the coverage level you elect by the SV. The SV is the value you declare on your TVR of the insurable turfgrass in each insured turfgrass type.

- For additional levels of coverage:
 - The SV may not exceed the highest maximum value for the same type reported on your Monthly Unit Value Plan (MUVP); and
 - You may be required at time of inspection to provide inventory records or comprehensive business plan to support the maximum values reported.
- For CAT level of coverage, your SV for each insured practice cannot exceed the lesser of:
 - 110 percent of the maximum value for all turfgrass types in any given month during any of the preceding 3 crop years; or
 - The maximum of the monthly values reported on the MUVP.

What information do I need to provide if I have a loss?

If you suspect you have a loss, you must:

- First protect the turfgrass from further damage by providing sufficient care;
- Then notify your insurance company within 72 hours of initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- Cooperate with the insurance company in the settlement of claim.

To complete a settlement of claim, the insurance company will need the following information:

- Documentation that supports your TVR and inventory immediately prior to the loss occurrence.
 - Required documentation includes, but is not limited to, the following:
 - A detailed turfgrass list that includes the full name of each specific variety;
 - Acceptable sales records for any specific varieties that were sold the previous 36 months, as applicable, that support the determination of approved sales value for each specific variety as described in section 1; and
 - Documentation or demonstrated performance of your ability to properly obtain and maintain turfgrass.
- You must maintain an inventory. If requested, you must provide:
 - Your most recent inventory; and
 - Purchase and sales records from the date of your most recent inventory to the date of loss occurrence.

How are losses determined?

To determine the loss, the loss adjuster needs to know the pre-loss actual unit value and the post-loss damage value.

- The pre-loss actual unit value is the total dollar value of all insurable turfgrass in a basic unit, immediately prior to the occurrence of the loss event, determined by the following:

- Multiplying the number of square feet of each cool or warm season stage by its applicable stage factor;
- Summing the results;
- Multiplying the summed results by the approved sales value of each turfgrass variety; and
- Summing the results for all square feet of the turfgrass type in the basic unit.
- The post-loss damage value is the total dollar value lost in a basic unit due to an insured cause of loss determined in section 12 using Federal Crop Insurance Corporation (FCIC) approved procedures and the damage factors contained in the Special Provisions.

Once the loss adjuster knows those two values, the loss adjuster determines the percent of loss by dividing the post-loss damage value by the pre-loss actual unit value.

The percent of loss is then multiplied by the lesser of the pre-loss actual unit value or the SV to arrive at the value of the loss.

The indemnity is then calculated by multiplying your share by the difference between the loss and the occurrence deductible.

How and where do I purchase TVS insurance?

TVS is available for purchase from your local crop insurance agent. You can find a crop insurance agent at the [Agent Locator](#) link on the RMA website.

These agents work for insurance companies that have reinsurance agreements with RMA.