

Good Farming Practices Protect Your Investment in Crop Insurance

What are good farming practices and why are they important?

The Federal crop insurance program covers losses that are unavoidable and due to naturally occurring events.

The program does not cover losses due to negligence, or any failure to follow *good farming practices*.

If *good farming practices* are not followed, lost production attributed to this failure must be assessed and any indemnity will be reduced. This is true for all insured farmers regardless of their plan of insurance.

The definition of *good farming practices* will vary from crop to crop and from region to region. A good rule of thumb is that you should follow all the practices considered prudent and responsible by local extension agents and certified crop consultants to produce your crop's historic yield.

In the basic provisions of the crop insurance policy, the definition of negligence is, "The failure to use such care as a reasonably prudent and careful person would use under similar circumstances."

Record keeping

Your best protection is to keep detailed records of how and what you do to produce and protect your crop, and document the date and time you do it. Those records should be kept separate for each insurable unit, just like your production records.

For instance, if your crop consultant identifies a pest in your crop and gives you recommendations for how to control that pest, you should make a note of what was recommended and when you had that conversation.

Next, you should save your receipts for the purchase of the recommended pesticide and then document when and how you made the application.

The same would be true for treating any crop disease, such as soybean rust.

Disease

While disease is an insured peril under the Federal crop insurance program, damage due to the insufficient or improper application of available disease control measures is not.

Failure to purchase and apply recommended control measures because of the costs of such measures is not an insurable cause of loss.

You must be knowledgeable of any pending disease outbreaks and the control methods, recommended by local agricultural experts, used to combat the disease in your area.

To determine whether a disease control measure is a good farming practice, your local agricultural expert must answer four questions:

- 1 Will the recommended disease control measure allow the insured crop to make normal progress toward maturity?
- 2 Will the recommended disease control measure help you produce or maintain at least the yield used to determine the production guarantee or amount of insurance, including any adjustments for late-planted acreage?
- 3 Will the recommended disease control measure reduce or adversely affect the yield if it is applied to the insured crop; or will not applying the recommended disease control measure reduce or adversely affect the insured crop yield?
- 4 Will the recommended disease control measure be generally recognized for the area, or contained in the organic plan, as applicable?

Who is an approved expert?

Agricultural experts currently approved by the Risk Management Agency include:

- Plant pathologists and others who are employed by the Cooperative Extension System, State departments of agriculture, and universities;
- Persons certified by the American Society of Agronomy (ASA) as Certified Crop Advisors or Certified Professional Agronomists;
- Persons certified by the National Alliance of Independent Crop Consultants (NAICC) as Certified Professional Crop Consultants;
- For horticulture, agricultural experts also include persons certified by the American Society for Horticultural Sciences as Certified Professional Horticulturists.

Other experts may be qualified if their research or occupation is related to the specific crop or practice for which such expertise is sought. To obtain approval for such persons, contact RMA's Deputy Administrator for Insurance Services, Stop 0805, 1400 Independence Avenue SW, Washington, DC 20250-0805.

Summary

- Remember, using good farming practices is your responsibility.
- You are responsible for keeping informed about disease or pest outbreaks in your area.
- You are responsible for keeping informed about what constitutes good farming practices in the event of an outbreak that reaches your farm or ranch.
- You are responsible for frequently scouting your fields and documenting your findings.
- You are responsible for keeping records of your good farming practices, broken out by each insurable unit, just like your production records.

For more information:

Contact your crop insurance agent. To find a crop insurance agent, visit our online locator at <http://www3.rma.usda.gov/apps/agents/>.