

Cover Crops and Crop Insurance

Revised December 2015

Cover Crop

For crop insurance purposes, a cover crop is a crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement.

Why Plant a Cover Crop

Cover crops, which can include grasses, legumes, and forbs are used primarily for erosion control, soil health improvement, water quality improvement, and other conservation purposes. If you plant cover crops you may improve:

- Soil quality;
- Nutrient cycling;
- Nitrogen production;
- Erosion control;
- Weed management; and
- Soil water availability.

Background on the NRCS Guidelines

In 2013, RMA, NRCS, and the Farm Service Agency (FSA) organized an interagency workgroup to develop a consistent, simple, and flexible cover crop policy across the three agencies. The interagency group was tasked to develop cover crop management guidelines so producers can achieve conservation benefits of cover crops while minimizing the risk of reducing yield on the following crop due to soil water use. The interagency group developed the NRCS Guidelines. The NRCS Guidelines now serve as the cover crop management guide for the entire United States and for all USDA agencies.

NRCS Recommended Termination Dates

NRCS used information from collaborative workgroups, technical literature, and experts' knowledge of national and local cover crop systems to develop the cover crop termination guidelines. With the guiding principle that cover crops achieve conservation benefits while minimizing yield reduction risk in the following crop due to soil water

use, NRCS established four cover crop termination zones across the United State. Each zone identifies the proper cover crop management due to variability in climate and cropping systems in these areas. The Guidelines recommend that farmers in:

- Zone 1 (largely arid to semi-arid regions in the Western US) terminate cover crops 35 days or earlier before planting the main crop;
- Zone 2 (moving to the east) terminate cover crops 15 days or earlier before planting;
- Zone 3 terminate cover crops on or before planting; and
- Zone 4 (covering a large portion of the Eastern U.S.) terminate cover crops at planting or within 5 days after planting, but before crop emergence.

These Zone termination requirements may be adjusted based on the Additional Cover Crop Termination Considerations in the NRCS Guidelines.

Termination of cover crops that are used in an irrigated cropping system are not restricted to a given cover crop termination zone. The cover crop should be terminated based on the crop system and conservation, but before the planted crop emerges.

Insuring a Crop Following a Cover Crop

Producers across the country have started exploring the use of cover crops to meet the conservation needs of your farming operation. As interest increases, it is important that you review your crop insurance policy.

In 2013, in response to the release of the Natural Resources Conservation Service's Cover Crop Termination Guidelines (NRCS Guidelines), RMA developed crop insurance provisions for crops that follow a cover crop. RMA developed and applied a special provisions statement to all crops and practices in the "Insurance Availability" section of the special provisions. The statement is:

- Insurance shall begin on a crop following a cover crop when the cover crop meets the definition provided in the basic provisions, was planted within the last 12 months, and is managed and

terminated according to NRCS guidelines. If growing conditions warrant a deviation from the guidelines, you should contact either your local Extension office or your local NRCS office for management guidance. For information on cover crop management and termination guidelines, refer to the Cover Crop Termination Guidelines at www.nrcs.usda.gov/wps/portal/nrcs/main/nation/landuse/crops/.

Insurability depends on three criteria. The cover crop must:

- Meet the definition provided in the basic provisions;
- Have been planted in the last 12 months; and
- Have been managed and terminated according to the NRCS Guidelines.

If you did not receive a deviation from following the NRCS Guidelines, failure to meet any one of the three criteria means insurance coverage will not begin on the commercial crop that follows the cover crop.

Types of Cover Crops

RMA does not have an “approved list” of cover crops. For crop insurance purposes, a cover crop is a crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement. As long as a cover crop meets this definition, it will be considered a cover crop.

More Information

You can find more information about cover crops and commercial crop insurability in your county special provisions at <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>. Once you reach the site, click on the drop down menus to choose the year, your crop, your state, and your county. All relevant information for your crop, including information on cover crops, is available. For answers to frequently asked questions, go to www.rma.usda.gov/help/faq/covercrops2016.html.

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

Contact Us

USDA/RMA

Mail Stop 0801

1400 Independence Ave., SW Washington, DC 20250

Phone: (202) 720-0723

Fax: (202) 690-2818

E-mail: RMA.Media.Requests@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at www.rma.usda.gov/pubs/rme/fctsht.html.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.