

First and Second Crop Rules

The Federal Crop Insurance Act places limits on multiple insurance benefits in a single crop year. If you do not qualify for double cropping, the provisions provide for insurance payment reductions when two crops are planted on the same acreage in the same crop year and when a crop is planted on acreage that is also eligible for a prevented planting payment.

This is a general overview of how the first crop/second crop rules apply under the Federal Crop Insurance program. All policy requirements must be met to be eligible for an insurance payment.

Example 1: First Insured Crop is Prevented from Being Planted*

And you choose to:

1. Not plant a second crop, you will receive a full prevented planting payment on the first insured crop.
2. Plant a cover crop**, you will receive a full prevented planting payment on the first insured crop unless the cover crop is harvested for grain or seed.
3. Plant a second crop after the late planting period for the first insured crop, you will receive a 65 percent reduction in the prevented planting payment (you will receive a yield of 60 percent of actual production history (APH) for the year to be counted as part of their APH).

Example 2: First Insured Crop Planted but Failed

1. If it is not practical to replant the first insured crop, and you choose to:
 - a. Not plant a second crop, or plant and not insure a second crop, you will receive a full indemnity for the first insured crop.
 - b. Plant and insure a second crop, you will receive a 65 percent reduction in indemnity for the first insured crop and you will pay 35 percent of the premium for the first insured crop.
 - i. If no loss on second insured crop — insured will receive the remaining 65 percent of indemnity on the first insured crop and pay full premium on the first insured crop.
 - ii. If the second crop receives indemnity (insured's choice) — the insured's first crop indemnity remains at 35 percent — second crop indemnity is fully paid (no reduction).
2. If it is practical to replant the first insured crop, and you choose to:
 - a. Not replant, you will not have coverage for the first insured crop.
 - b. Replant, you will receive a replanting payment and the first insured crop will remain insured at the coverage level you elected at sales closing.

*Prevented planting coverage is available for most crops, but not available for area risk protection policies.

**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. A cover crop may be considered a second crop if it is planted on the same acreage in the same crop year and harvested for grain or seed.

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, is available from private insurance agents. A list of crop insurance agents is available on the RMA website ([/](#)) by using the RMA Agent Locator ([/Information-Tools/Agent-Locator](#)) .

National Office

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This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

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