

Forage Production

Fact Sheet



Crop Insured

Forage is insurable if:

- You have a share in the crop; and
- It is grown during one or more years after the year of establishment.

Forage is not insurable if it:

- Does not have an adequate stand at the beginning of the insurance period;
- Is grown with a non-forage crop; or
- Exceeds the age limitations for forage stands contained in the Special Provisions.

For crops, types or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

Insurance Period

Coverage begins when the forage reaches an adequate stand and the date listed in the policy. Coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Removal from the windrow or the field for each cutting; Final adjustment of loss;
- The date grazing starts on the forage crop; Abandonment of the crop;
- October 15 in Lassen, Modoc, Mono, Shasta and Siskiyou Counties, California and all other states, except Arizona; or
- November 30 all Arizona and California counties, except those listed above.

See crop provisions for additional information.

Acreage Reporting Requirements

You must file a report of all insured forage production acreage with your crop insurance agent by the acreage reporting date. Acreage reporting dates vary by crop and county. Consult your crop insurance agent for more information and specific reporting requirements.

Acreage reporting dates:

11/15: Arizona, Colorado, Michigan, Minnesota, Montana, Nebraska, New Jersey, New York, North Dakota, Pennsylvania, South Dakota, Wisconsin, Wyoming

12/15: Alaska, California, Idaho, Illinois, Iowa, Maine, Maryland, Nevada, Oregon, Utah, Washington

Sales Closing Dates

This program is available in select states and counties with the following sales closing dates:

9/30: Alaska, Arizona, Colorado, Idaho, Illinois, Iowa, Maine, Maryland, Michigan, Minnesota, Montana, Nebraska, Nevada, New Jersey, New York, North Dakota, Oregon, Pennsylvania, South Dakota, Utah, Washington, Wisconsin, Wyoming

10/31: California

Duties in the Event of Damage or Loss

If a loss occurs, or you expect a loss will occur, you must:

- Protect the crop from further damage by providing sufficient care;
- Leave representative samples for each field of the damaged unit;
- Notify your crop insurance agent within:
 - ◆ 72 hours of your initial discovery of damage, but not later than 15 days after the end of the insurance period;
 - ◆ 3 days from the date harvest should have started if the insured crop will not be harvested;
 - ◆ 5 days before grazing of insured forage begins;
 - ◆ 15 days before any production will be harvested for direct marketing;
 - ◆ 15 days prior to the beginning of harvest, if you previously gave a notice of loss; and
- Not destroy the damaged crop until after you have received written consent to do so.



Guidance documents lack the force and effect of law, unless expressly authorized by statute or incorporated into a contract. USDA may not cite, use, or rely on any guidance that is not available through their guidance portal, except to establish historical facts.

Coverage Levels and Premium Subsidies

If electing basic units, the premium subsidy percentages and available coverage levels are shown below.

	Premium Subsidy Rates by Coverage Level							
Coverage Level	50%	55%	60%	65%	70%	75%	80%	85%
Optional Unit	67%	69%	69%	64%	64%	60%	51%	41%
Basic Unit	67%	69%	69%	64%	64%	60%	51%	41%
Enterprise Unit	80%	80%	80%	80%	80%	80%	71%	56%

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$655, per crop per county.

Your share of the premium will be 100 percent minus the subsidy amount.

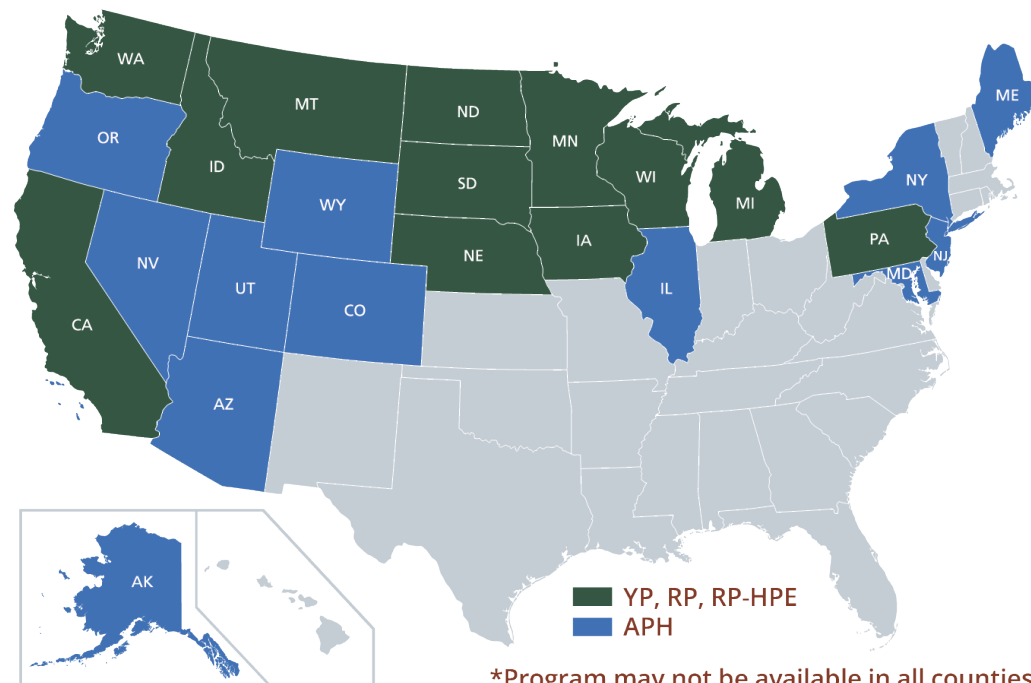
Insurance Units

Basic, optional, and enterprise units are available for forage production.

Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection CAT, Actual Production History (APH), Yield Protection (YP), Revenue Protection (RP), Revenue Protection with Harvest Price Exclusion (RP-HPE), or Area Yield Protection (AYP), where available.

Additional options where available are Supplemental Coverage Option (SCO), Enhanced Coverage Option (ECO), and Hurricane Insurance Protection – Wind Index (HIP-WI).



Where to Buy Crop Insurance

Contact a crop insurance agent to see how Federal crop insurance can meet the specific needs of your operation. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at [rma.usda.gov/agent-locator](https://www.rma.usda.gov/agent-locator).

More Information

Producers can learn more about crop insurance and the modern farm safety net at [rma.usda.gov](https://www.rma.usda.gov) or by contacting their [RMA Regional Office](https://www.rma.usda.gov).

Frequently Asked Questions (FAQs) are available online at www.rma.usda.gov/about-crop-insurance/frequently-asked-questions

RMA fact sheets give only a general overview of Federal crop insurance programs, not complete policies. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

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