



## Insuring a Crop Following a Cover Crop Illinois, Indiana, Michigan, Ohio

December 2010

### Background

Interest and use of cover crops as a practice to reduce high nutrient and sediment levels along existing water sources has increased across the Midwest. In addition, organic farmers (and those in transition to organic farming) use cover crops in their operations as a good organic farming practice to improve soil fertility, manage weeds and minimize soil erosion. This Fact Sheet provides producers with information on how they can obtain or maintain crop insurance coverage when using a cover crop practice.

### Effects on Federal Crop Insurance

The crop insurance policy allows a producer to plant a crop, such as corn or soybeans, after a cover crop if the cover crop growth is terminated before it reaches the headed or budded stage and is not harvested. However, if in the same calendar year as the corn/soybeans are planted, the cover crop growth is not terminated before reaching that stage and/or the cover crop is harvested, the producer must have a Written Agreement to insure the subsequent crop. For the purposes of determining if a Written Agreement is needed, “harvested” means the combining, threshing or picking the cover crop for grain, or cutting for hay, silage or fodder. Grazing will not be considered harvested. Check with your insurance provider for details before planting a cover crop.

### Requesting Insurance Coverage

Producers may request a Written Agreement to provide coverage for a crop planted after a cover crop by submitting a Request for Actuarial Change through a crop insurance agent. A list of insurance agents may be found by visiting: [www.rma.usda.gov/tools/agent](http://www.rma.usda.gov/tools/agent).

### Important Dates

New Written Agreement requests to provide coverage on crops planted after a cover crop must be submitted through a crop insurance agent on or before the Acreage Reporting Date (July 15th for spring planted crops in these states) the first year of coverage. Thereafter, requests for renewals of Written Agreements must be submitted on or before the Sales Closing Date, which is March 15th for spring planted crops in these states.

### Completing a Request

A request for coverage by Written Agreement must include the following information that your insurance agent can help provide:

1. A completed Request for Actuarial Change form.
2. A completed Actual Production History (APH) form with separate databases for the “following a cover crop” practice.
3. Evidence from agricultural experts that the crop can be produced using this practice in the county.
4. Evidence the practice is used commercially to grow the subsequent crop and there is a viable market for that crop.
5. FSN, Tract, and Field number for the exact location of the acreage where the practice is being used, along with FSA maps of that acreage.
6. The cover crop being grown and the date and method of cover crop termination (if termination has occurred at the time of the request).

### Written Agreement Offer

If approved by RMA, the Written Agreement will specify a rate, a transitional yield (by crop) for the acreage farmed with this practice, and that the cover crop growth must be terminated by May 15th of the current crop year. Producers will then be able to consider the offer and accept or decline coverage.

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