

# Prevented Planting Guidelines

## Spring 2013



# growers edge

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## Prevented Planting in 2013

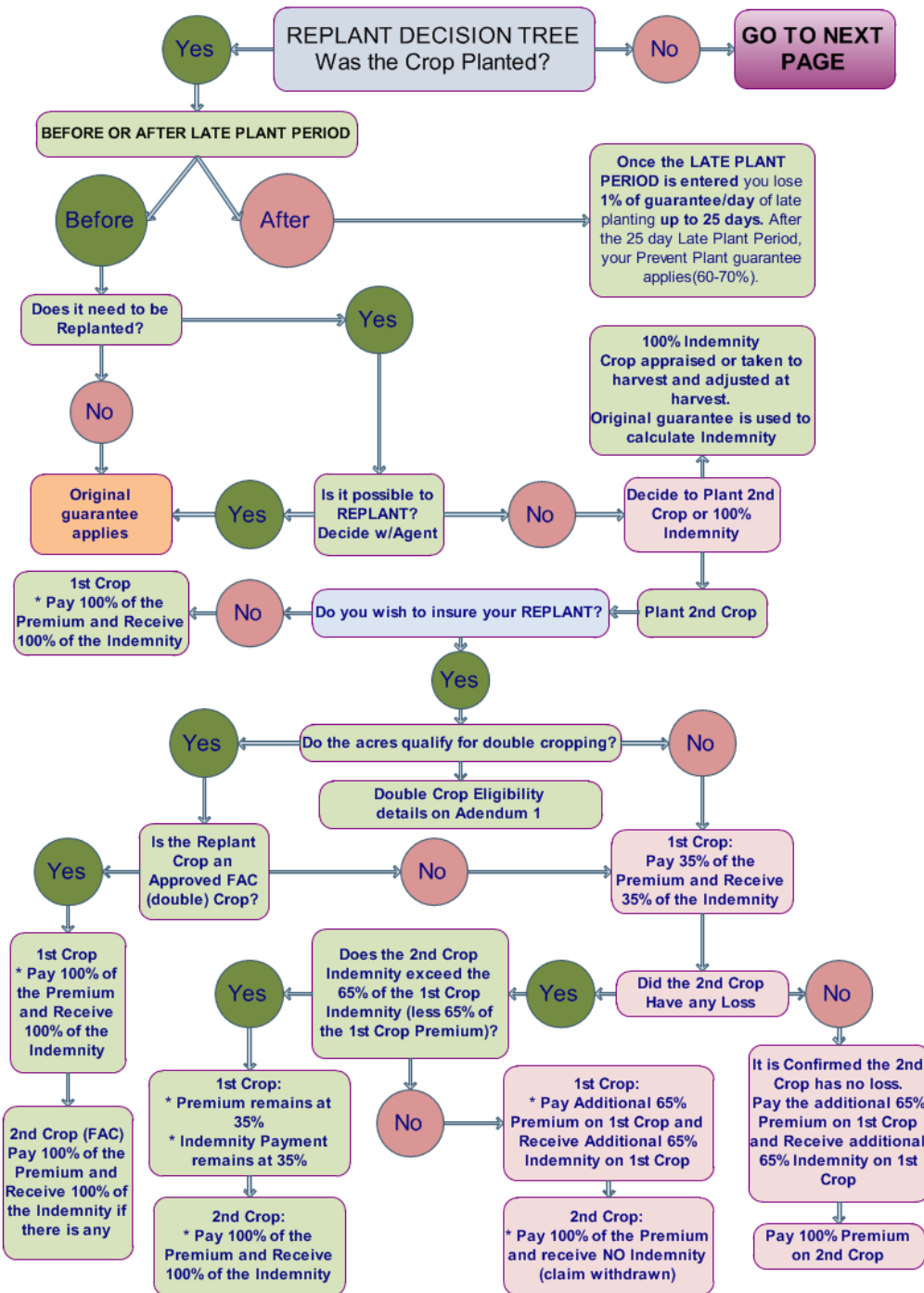
Spring 2013 has been an unexpectedly wild and wet ride. The Midwest has seen record rainfall, including the wettest spring on record for the state of Iowa. Parts of Iowa and Minnesota saw over 20 inches of rain in the month of May alone. With this much rain during planting season, some farmers across the region are worried that they won't even be able to replant if necessary this year.

Due to the weather patterns this spring, there has been significant concern towards prevented planting for the 2013 crop year. Prevented planting concerns are being driven by wet field conditions. Because of this concern, Growers Edge has put together a 2013 Prevented Planting Guidelines document to help explain the procedures for a Prevented Planting claim.

Note that the RMA Handbook is 121 pages of detail. To help our users better understand the decision making process we have created the following flow charts. Our goal is to provide you with a better understanding of the process. Please contact your Agent on your exact situation.

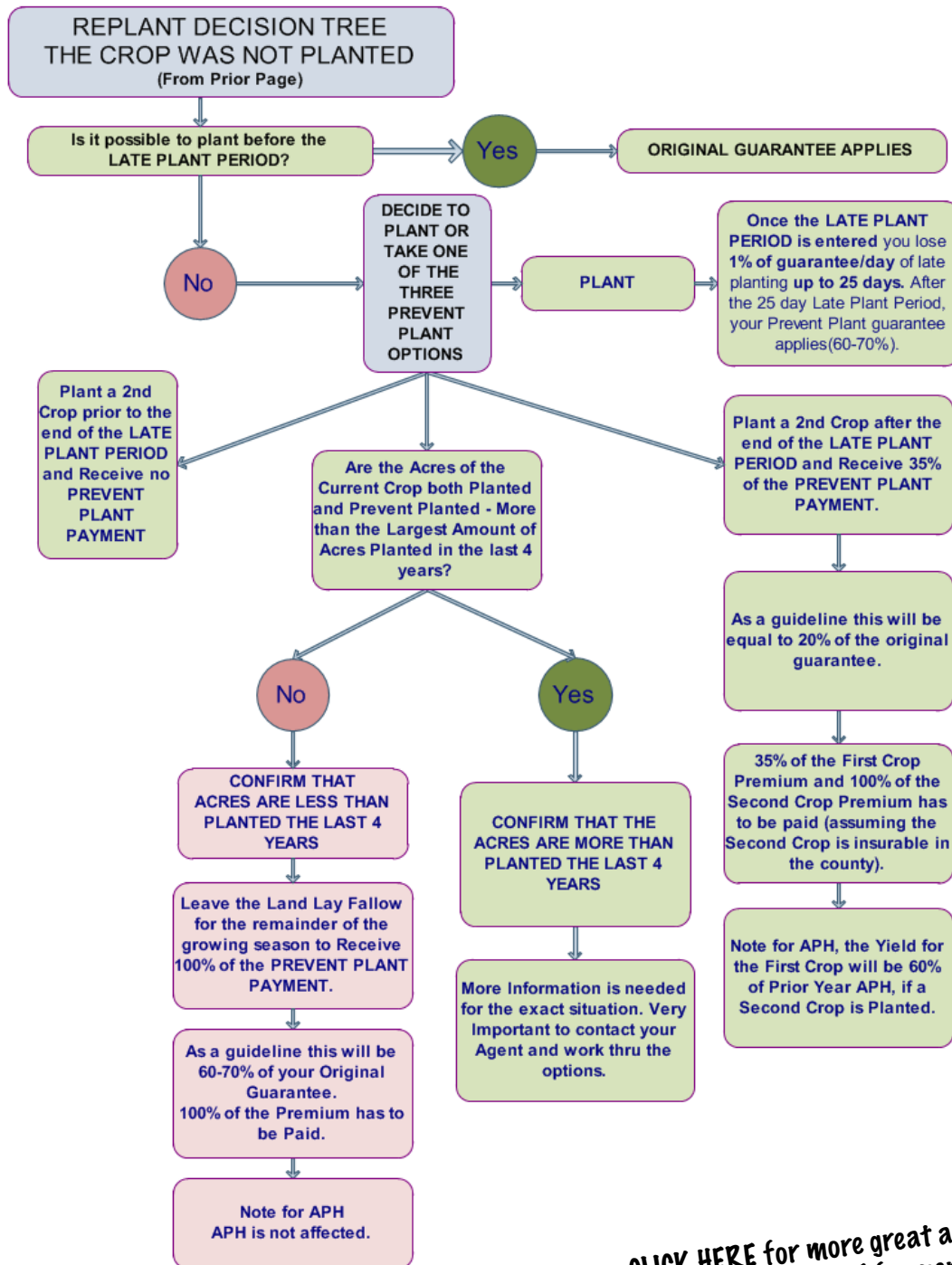
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# Flow-Chart: Crop Was Planted



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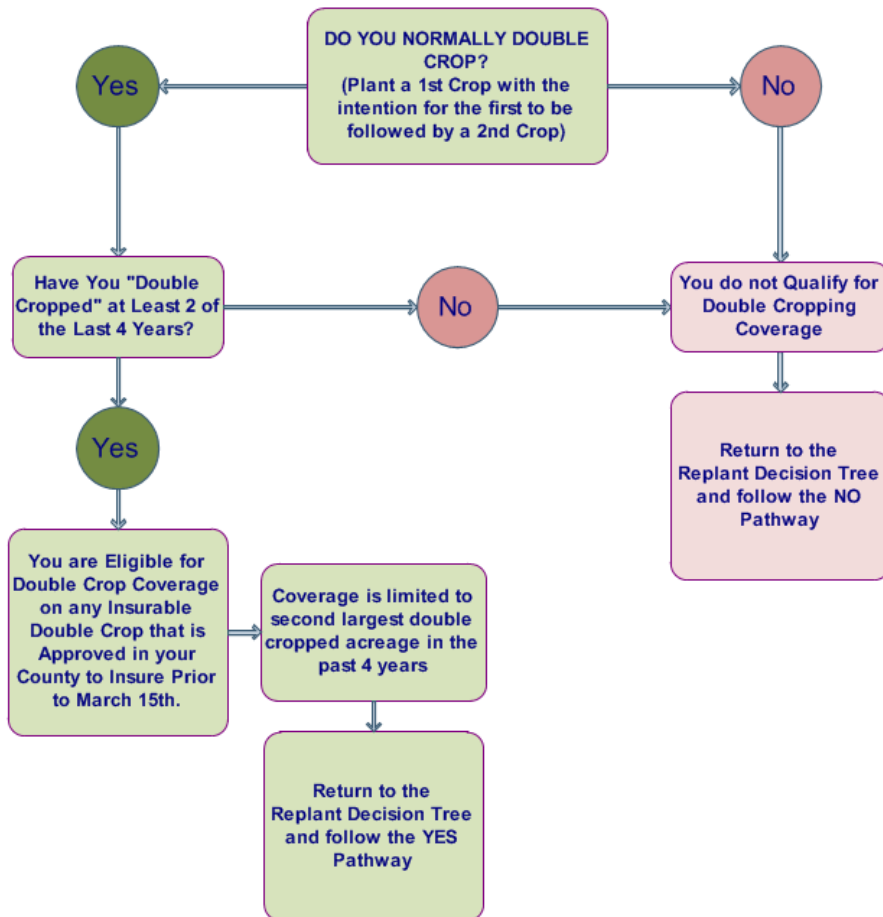
# Flow-Chart: Crop Was Not Planted



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# Flow-Chart: Double Crop Eligibility

## REQUIREMENTS FOR DOUBLE CROP ELIGIBILITY



THIS FLOWCHART IS MEANT AS A GUIDE. RULES CAN CHANGE. PLEASE CONSULT YOUR AGENT FOR YOUR SPECIFIC SITUATION.

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## Definition

The definition of prevented planting per the Common Crop Policy states:

**Failure to plant the insured crop by the final planting date designated in the Special Provisions for the insured crop in the county, or within any applicable late planting period, due to an insured cause of loss that is general to the surrounding area that prevents other producers from planting acreage with similar characteristics. Failure to plant because of uninsured causes such as lack of proper equipment or labor to plant acreage, or use of a particular production method, is not considered prevented planting.**

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Prevented planting coverage will be provided against:

- Drought, failure of the irrigation water supply, failure or breakdown of the irrigation equipment, or facilities, or the inability to prepare the land for irrigation using your established irrigation method, due to an insured cause of loss only.
- Causes other than drought, failure of the irrigation water supply, failure or breakdown of the irrigation equipment or facilities, or your inability to prepare the land for irrigation using your established irrigation method, provided the cause of loss is specified in the Crop Provisions. However, if it is possible for you to plant on or prior to the final planting date when other producers in the area are planting and you fail to plant, no prevented planting payment will be made.
- In the event you are prevented from planting an insured crop that has prevented planting coverage, you must submit a claim to crop insurance company within 72 hours after:
- The final planting date, if you do not intend to plant the insured crop during the late planting period or if a late planting period is not applicable.
- You determine you will not be able to plant the insured crop within any applicable late planting period.
- To find the applicable planting dates for your area go to:  
[http:// webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/)

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After a loss is submitted to your crop insurance company an inspection should be made by an adjuster. Upon inspection the adjuster will determine if the cause of loss is general to the surrounding area. During this inspection the insured will be asked to declare their intentions regarding insurance coverage and indemnity payments made for insurable losses on the first crop and second crop. The insured's options are as follows.

### 1) Plant and Insure a Second Crop.

- Second crop may NOT be planted until after the end of the late planting period for the first insured crop.
- Second crop acres must be reported on the acreage report and production must be kept separate.
- Indemnity will be 35% payment on the first crop and a premium of 35% will be due.
- This includes a volunteer or cover crop that is hayed, grazed or harvested from the same acreage before November 1, 2011.
- In the event that a second crop is unable to be planted, please notify your crop insurance company and your indemnity and premium will be restored to the original 100% (Additional 65% indemnity issued/Additional 65% premium due).

### 2) Do NOT plant Second Crop.

- Indemnity will be 100% payment on the first crop and 100% of the premium will be due on the first crop.

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## Other Considerations

- If it is determined that a second crop is planted in the first crop late planting period, the first crop will not be eligible for prevented planting payment.
- If another person plants a second crop on any of the PP acreage (first insured crop) after the late planting period (Final Plant date if the late plant period is not applicable) for the PP crop, then the Indemnity will be 35% payment on the first crop (It makes no difference if the insured of the 1st crop has any interest in the 2nd crop).
- The prevented planting indemnity for any eligible acreage will be calculated based on your price election or your projected price. Harvest Price will not be taken into consideration for indemnity purposes on prevented planting claims.
- Only ONE PP payment may be received by the insured or any other person (excluding share arrangement) for each acre for the crop year, unless the insured meets the requirement for double cropping. Double cropping must be an insurable practice in the county for the crop.
- The insured prevented planting payment and the amount of eligible acres will be determined in accordance with Section 17 of the Common Crop Policy and the 2013 Prevented Planting Loss Adjustment Standards Handbook .
- Common Crop Policy:  
<http://www.rma.usda.gov/policies/2011/11-br.pdf>
- 2013 PP LASH:  
[http://www.rma.usda.gov/handbooks/25000/2013/13\\_25370-3h.pdf](http://www.rma.usda.gov/handbooks/25000/2013/13_25370-3h.pdf)

**Please contact your crop agent to discuss your options.**

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