



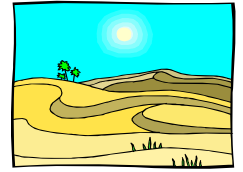
Risk Management Agency

Raleigh Regional Office
"Serving the Mid-Atlantic and Northeastern States"

2005



PREVENTED PLANTING



THIS FACT SHEET POINTS OUT ONLY CERTAIN FEATURES OF CROP INSURANCE AND IS NOT INTENDED TO BE COMPREHENSIVE. THE INFORMATION CONTAINED HEREIN NEITHER MODIFIES NOR REPLACES TERMS AND CONDITIONS OF THE BASIC POLICY, THE CROP PROVISIONS, OR THE COUNTY ACTUARIAL DOCUMENTS. CONTACT A CROP INSURANCE AGENT FOR FURTHER DETAILS.

Prevented Planting coverage offers protection whenever a crop cannot be planted by the Final Planting Date (FPD)* due to adverse weather conditions. For example, if you cannot plant or finish planting eligible acreage by the FPD because of persistent wet weather or extended drought, you may qualify for prevented planting. Notify your agent within 72 hours after the final planting date if you have been prevented from planting. Failure to plant when other producers in the area were planting will result in denial of a prevented planting claim.

*You are not required to plant the crop after the Final Planting Date, even if the crop provisions allow for a Late Planting Period. See section 16 of the Common Crop Insurance Policy for details of the late planting provisions.

Eligible Crops. The following crops are eligible for prevented planting coverage in the Raleigh Region. The amount of coverage (basic or additional) is equal to the percent shown below times your guarantee:

Crop	Basic	Additional	Crop	Basic	Additional	Crop	Basic	Additional
Barley	60%	65%, 70%	Beans, Dry	60%	65%, 70%	Beans, Processing	40%	45%, 50%
Corn	60%	65%, 70%	Cotton	50%	55%, 60%	Grain Sorghum	60%	65%, 70%
Green Peas	40%	45%, 50%	Hybrid Seed Corn	50%	55%, 60%	Oats	60%	65%, 70%
Onions	45%	Not available	Peanuts	50%	55%, 60%	Potatoes	25%	30%, 35%
Soybeans	60%	65%, 70%	Sweet Corn, Process	40%	45%, 50%	Wheat	60%	65%, 70%

Example: Assume your corn production guarantee is 80 bu/ac. You are prevented by wet weather from planting 100 acres of corn. Your basic prevented planting guarantee per acre would be 48 bu (60% X 80 bu/ac).

CROPS NOT ELIGIBLE FOR PREVENTED PLANTING

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|-----------------------|-----------------------|------------------------------------|
| Apples | Forage Production | Sweet Corn, Fresh Market |
| Beans, Fresh Market | Forage Seeding | Sweet Potatoes |
| Blueberries | Grapes | Tobacco (all types) |
| Cabbage | Nursery | Tomatoes, Fresh Market |
| Clams | Peaches | Tomatoes, Processing |
| Cranberries | Peppers, Fresh Market | Winter Squash (including pumpkins) |
| Cucumbers, Processing | Strawberries | |

Coverage Amounts. Basic prevented planting coverage is automatically part of the crop insurance policy for eligible crops, including those with a Catastrophic Risk Protection Endorsement (CAT). Amounts of coverage are determined as a percentage of the final guarantee (see eligible crops table above). Additional amounts of coverage are available for extra premium but must be selected by the sales closing date. You may not increase your prevented planting coverage whenever a probable cause of loss is already evident (e.g., flooded land is still under water as of sales closing date). The additional coverage option is not available with CAT.

Coverage Reduction. A prevented planting payment may be reduced or eliminated if a second crop is planted for harvest on the same acreage where the first crop was prevented. If a second crop is planted after the late planting period (LPP) for the prevented crop, the prevented planting payment is limited to 35 percent (unless qualified for double-cropping). If a second crop is planted during or before the LPP, payment may be forfeited.

Irrigation/Non-Irrigation. Drought or failure of the irrigation water supply is considered an insurable cause on:

- Non-Irrigated acres, if there is insufficient soil moisture for seed germination due to prolonged dry weather;
- Irrigated acres, if there is no reasonable probability of having an adequate water supply.

Eligible Acreage. The number of acres eligible for prevented planting coverage on a crop depends on your recent crop planting history. If you planted any crop in the last four years for which prevented planting coverage was available, the maximum number of acres eligible for prevented planting will be the largest number of acres insured or certified for crop insurance purposes for that crop in any one of four most recent crop years.

- If you have not planted the crop in the last four years, you may use eligible prevented planting acres remaining from other currently insured crops that have a similar prevented planting payment.
- If you did not plant any crop in the past four years for which prevented planting coverage was available, you cannot claim more acres for prevented planting than the number of acres indicated on your application.
- If the amount of cropland in your operation increases from the previous year, the number of eligible acres for prevented planting may also be increased in a proportionate manner as specified in the policy.
- For crops that must be contracted with a processor, eligible acres for prevented planting cannot exceed the number of acres specified in the processor contract. If the contract does not specify acres, eligible acres will be determined by dividing the quantity of production stated in the contract by your approved yield.

In any event, the total number of acres eligible for prevented planting coverage for all crops cannot exceed the number of acres of cropland in your farming operation for the crop year, unless you qualify for prevented planting coverage on double-cropped acreage.

Double-Cropped Acreage. Full payments for prevented planting may be paid on double-cropped acreage if certain criteria are met, including evidence of double cropping history. Specifically, you must show that either (a) you have double cropped acreage anywhere in the county in at least two of the last four crop years in which the first insured crop was planted, or (b) the acreage or field in question was double-cropped (by you or others) in at least two of the last four crop years in which the first insured crop was grown on it. First insured crop is the first crop of double-cropped acreage to be insured within a crop year. For instance, if you insure wheat for harvest followed by insured soybeans in the same crop year, the wheat would be the first insured crop. If wheat were uninsured, soybeans would be the first insured crop.

SCENARIO 1: First insured crop is wheat. You plant 200 acres of insured wheat in Fall 2004. After harvest in 2005, you begin planting insured soybeans on the same acreage. Wet weather prevents you from planting 100 acres by the final planting date. Records show that you planted wheat for harvest in 1996, 1998, 2000, & 2002 and planted soybeans behind wheat in 1999 & 2003. The unplanted acreage may be eligible for prevented planting.

SCENARIO 2: First insured crop is soybeans. Same scenario as above except that the wheat was not insured. The 2005 soybean crop is insured and becomes the first insured crop. Your records show that you also planted full-season beans in 1998 and 2002. The soybean acres that remained unplanted in 2005 may qualify for prevented planting because you had double-cropped acreage in two of the last four years that the first insured crop (soybeans) was planted.

SOYBEAN EXAMPLE: 20 bu/ac guarantee X .60 PP cov. X \$5.60 price election X 100 acres = \$6,720.

Double cropping of the two crops for harvest must be a generally recognized practice in your area by agricultural experts and insurance coverage must be available on both crops in the county for the same crop year.

Some Exclusions (not a complete list). Prevented planting coverage provisions do not apply to:

- Unplanted acreage less than (a) 20 acres or (b) 20 percent of the unit acreage, whichever is smaller
- Acreage where prevented planting claim is paid in same crop year (unless qualified for double-cropping)
- Any acreage where a volunteer or cover crop is hayed, grazed, or harvested within or prior to the late planting period for the prevented crop
- Acreage left unplanted for conservation or other purposes under any USDA program
- Acreage intended to remain fallow for crop rotation purposes.

States served by the Raleigh Regional Office

Connecticut	Delaware	Maine	Maryland	Massachusetts	New Hampshire	New Jersey
New York	North Carolina	Pennsylvania	Rhode Island	Vermont	Virginia	West Virginia

For more information, visit the Risk Management Agency web site at www.rma.usda.gov