

RMA Prevent Plant-Flooding Q&A

Expand All

- **Q If I'm concerned that I may not be able to get my crop planted, what should I do?**

A

Contact your crop insurance agent. The agent can provide details on your prevented planting coverage and how and when to file a claim. You may be eligible for prevented planting, if there are conditions, such as excess moisture during the normal planting period that prevent planting by the final planting date. Consideration is given to whether the cause of loss is general to the surrounding area for that crop.

- **Q What exactly is prevented planting coverage?**

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Prevented planting coverage provides producers valuable protection in the event they are unable to plant an insured crop by the final planting date or during the late planting period due to an insured cause of loss. When adverse weather prevents planting, a prevented planting payment is made to compensate for the producer's pre-planting costs generally incurred in preparation for planting the crop.

- The amount of prevented planting coverage is calculated as a percent of the insurance guarantee the insured would have had for a timely planted crop. For example, suppose a producer's insurance guarantee is \$100 an acre. If the producer insures a crop with a 55 percent prevented planting coverage factor, the prevented planting payment would be \$55 (or 55 percent of the guarantee). The prevented planting factor varies by crop, based on an estimate of pre-planting costs.
- Prevented planting payments can be made if an insured cause of loss occurred during the prevented planting insurance period and resulted in no accessibility to a field that otherwise could be planted. These types of cases are expected to be very limited. If there is any way into the field (e.g. the producer has to drive out of the way to reach the acreage), then the producer would be expected to do so if the field was dry enough to plant. Prevented planting payments will not be made if there was any access to the acreage. Producers, however, are not expected to go to extreme measures (e.g. airlifting equipment into a field).

- **Q If I am prevented from planting by the final planting date, what are my options under the terms of my policy provided I meet all other policy provisions and I do not qualify for double cropping?**

A

You may:

- Plant the insured crop during the late planting period, if applicable, and insurance coverage will be provided. The late planting period is generally 25 days after the final planting date but varies by crop and area. For most crops, the production guarantee per acre is reduced one percent per day for each day planting is delayed after the final planting date.
 - Plant the insured crop after the end of the late planting period (or after the final planting date if a late planting period is not applicable), and you can choose to insure such acreage or elect not to insure to acreage. Premium will only be due and payable on acreage planted after the end of the late planting period if you choose to insure the acreage. The insurance guarantee will be the same as the insurance guarantee provided for prevented planting coverage.
 - Leave the acreage idle and receive a full prevented planting payment.
 - Plant a cover crop and receive a full prevented planting payment provided the cover crop is not hayed or grazed before November 1, or otherwise harvested at any time. If the cover crop is hayed or grazed before November 1, the prevented planting payment on the first crop is reduced to 35 percent of the first crop's prevented planting guarantee.
 - Plant another crop (second crop) after the late planting period, or after the final planting date if no late planting period is applicable and receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.
- **Q Will the Risk Management Agency extend final planting dates if there are unfavorable planting conditions?**

A

RMA cannot extend the final planting date because extending this date would be a change in the terms and conditions of the insurance policy after the contract change date. Extending the final planting date is not always in the best interest of all policyholders as it would also move the date by which a policyholder can file for a prevented planting claim. Not all policyholders may wish to plant past the current final planting dates. If RMA were to extend the

final planting date, it would create a breach of contract. The Federal Crop Insurance Corporation is prohibited from waiving or modifying the terms of the policy except as provided in the policy. Any change to the contract shifts risk to the approved insurance providers from previously negotiated financial commitments within the terms and conditions of the Standard Reinsurance Agreement.

- Most Federal crop insurance policies cover policyholders who plant after the final planting date, but at a reduced coverage level (generally one percent reduction per day for each day planting into the late planting period) to reflect the additional risk of planting later. Studies show a greater chance of crop yield loss for planting later. Premium rates reflect the timeliness of planting, and the reduced coverage for late planting reflects the increased risk for yield loss. Final planting dates are a term and condition of the insurance policy and are part of the contractual agreement between policyholders and the approved insurance providers that deliver and service federally reinsured crop insurance policies. The policy specifies that all changes to the terms of coverage must be made by the contract change date.
- **Q What must I do to file a prevented planting claim?**

A

If you are prevented from planting your acreage, you must provide a notice of loss through your crop insurance agent 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 available; or
- You determine you will not be able to plant the insured crop within an available late planting period.

In addition, you must report all timely planted, late planted, and prevented planted acres on your acreage report on or before the acreage reporting date.

- **Q Does my premium amount change when I plant during the late planting period and my production guarantee per acre is reduced?**

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No, the premium amount for insurable late-planted acreage will be same as that for timely-planted acreage.

- **Q Does my premium amount change if I'm prevented from planting?**

A

The premium amount for eligible acreage that is prevented from being planted will be the same as that for timely planted acreage.

- **Q If my first insured crop was planted and failed, what are my choices under the terms of my policy provided I meet all other policy provisions and I do not qualify for double cropping?**

A

1. If it is **not practical** to replant the first insured crop:
 2.
 - The acreage may be left idle, or planted to a second crop and not insured, and receive a full indemnity for the first insured crop;
 - Plant and insure a second crop and receive a 65 percent reduction in indemnity for the first insured crop (the policyholder pays 35 percent of the premium for the first insured crop);
 - If there is no loss on the second crop, the policyholder will receive the remaining 65 percent of indemnity on the first insured crop and pay the full premium on the first insured crop; or
 - If the second crop receives an indemnity, the first crop indemnity remains at 35 percent and the second crop indemnity is fully paid (no reduction). The policyholder may choose to not accept the second crop indemnity and receive a full indemnity on the first insured crop.
 3. If it **is practical** to replant the first insured crop and it **is not** replanted, no coverage for the first insured crop will be provided.
 4. If it **is practical** to replant the first insured crop and the first insured crop **is** replanted, a replanting payment will be made and coverage for the first insured crop will remain at the production guarantee with no reduction regardless of when it is replanted. (See FAQ regarding [practical to replant](#))
- **Q If I claim prevented planting will this have an impact on my actual production history (APH)?**

A

If the prevented planting payment is not limited to 35 percent of the prevented planting coverage, there is no effect on the APH database. However, in the case

where a first crop is prevented from being planted and a second crop is planted on the same acreage in the same crop year (the producer does not have double cropping history), the acreage in which you receive a prevented planting insurance guarantee reduced to 35 percent of the prevented planting payment will have a 60 percent Transitional Yield instituted for the year.

- **Q If I am physically unable to get to a field for planting am I covered by prevented planting?**

A

Yes

- **Q This FAQ references many deadline dates. Where can I find the dates referenced such as the sales closing date, planting dates, and acreage reporting date for my crop?**

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All crop dates referenced above can be found as part of the insured's crop insurance policy. In addition, they can be easily found on the [RMA Actuarial Information Map Viewer](#).

- **Q I just purchased acreage in a county where I have no history of planting any crop eligible for prevented planting payment in this county. Am I eligible for a prevented planting payment if my land floods making it impossible to plant my corn?**

A

Perhaps. Policy provisions allow a prevented planting payment based on an intended acreage report filed within 10 days after acquiring the land if, on the sales closing date, there was no history of planting a crop with Prevented Planting eligibility in the county. This provision is for producers who have purchased or leased land in time for planting; but, due to unforeseen circumstances that occurred after acquiring the land, are unable to plant their crop.

Prevented planting coverage will not be provided for any acreage included on the intended acreage report or any increased amount of acreage if a cause of loss that may prevent planting occurred before the acreage was acquired.

- **Q A recent flood event severely scoured and deposited sand on my acreage. Last year I planted corn and soybeans and had crop insurance coverage. I have coverage**

again this year. Due to the damage the flood event caused my land, is prevented planting coverage available if I am unable to plant for the current crop year?

A

Yes. You can collect a prevented planting payment if you have met all other policy eligibility requirements. Since you had insurance coverage the previous crop year and the cause of loss occurred on or after the sales closing date of the previous crop year, the flood event is within the prevented planting insurance period for carryover insureds. You may be able to collect a prevented planting payment, if you are unable to plant. Documentation that demonstrates why the land could not be returned to farmable conditions should be maintained and provided to your insurance company.

- **Q I have crop insurance coverage on my corn and soybeans for this year. A flood event that occurred before the sales closing date this year severely scoured and deposited sand on my acreage. Due to the damage the flood event caused my land, I may not be able to plant my corn and soybeans on these acres for next year, is prevented planting coverage available if I am unable to plant?**

A

No. If field conditions have not been restored so your land is available for planting, you will not be able to collect a prevented planting payment on this acreage in the next crop year. The flood event that occurred before this year's sales closing date (the cause of loss) will be outside the prevented planting insurance period for the next crop year. See Section 17(a)(1)(ii) of the Common Crop Insurance Policy for more information.

- **Q My land in the river bottom, which I have farmed for several years, was severely damaged by a flood event occurring before the February 28 sales closing date. I did not have crop insurance last crop year. I signed an application to purchase crop insurance for corn and soybeans before the sales closing date. Will I be eligible for prevented planting coverage for the current crop year?**

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Since you are a new insured, you would be eligible only if the cause of loss occurs on or after the applicable sales closing date. If the cause of loss occurs prior to the applicable sales closing date, you will not be eligible for prevented planting since the cause of loss occurred prior to your prevented planting insurance period. With regard to your corn and soybean crop insurance policies, the flood event occurred prior to the February 28 sales closing date for

corn and soybeans, so you would not be eligible for prevented planting coverage based on that flood event. See Section 17(a)(1)(i) of the Common Crop Insurance Policy for more information.

- **Q I intend to plant wheat this fall on acreage that was flooded by a breach in a levee. Will there be higher premium rates for the next crop year if the levee breach has not been fixed by then?**

A

If the breached levee is not repaired to its pre-existing condition over the summer, then premium rates may increase. For the next crop year (for example, winter wheat planted this coming fall), information on premium rates for crop land affected by breached levees will be available this fall. Please check your county's actuarial documents in the [Actuarial Information Browser](#), and click on "Appropriate AIB Reinsurance Year" at that time.

This Frequently Asked Questions document does not change existing policy or procedure, or existing Approved Insurance Provider responsibilities in making prevented planting determinations. Policyholders must meet all eligibility requirements under the prevented planting policy provisions and handbook procedures.