

**SUMMARY OF CHANGES FOR THE RAINFALL INDEX  
PASTURE, RANGELAND, FORAGE (PRF) CROP PROVISIONS (24-RI-PRF)  
(Released August 2023)**

The following is a brief description of changes to the Crop Provisions that will be effective for the 2024 and succeeding crop years. Please refer to the Crop Provisions for more complete information.

- Section 1 –
  - Revised the definition of livestock to clarify they must be part of an agriculture operation and added domesticated bison as an example;
  
- Section 4 –
  - In section 4(b), clarified land should be suitable for haying or grazing at acreage reporting time; and
  - In section 4(b)(2), added woody vegetation and cacti as examples that may make land impractical to hay.

UNITED STATES DEPARTMENT OF AGRICULTURE  
FEDERAL CROP INSURANCE CORPORATION  
RAINFALL INDEX  
PASTURE, RANGELAND, FORAGE (PRF) CROP PROVISIONS



1. Definitions

**Basic Provisions** - The Rainfall Index Plan Common Policy.

**Crop** - Pasture, rangeland, or forage.

**Crop year** - In addition to the definition contained in section 1 of the Basic Provisions, the crop year begins on January 1 and ends on December 31.

**Forage** - Plants grown for haying or grazing.

**Grazing** - Used solely as pasture for livestock to roam and feed on.

**Haying** - Severance of the plant from its root by mechanical equipment and cured.

**Insurable interest** - In lieu of the definition contained in section 1 of the Basic Provisions, your percentage of the insured crop that is at financial risk. For acreage with an intended use of grazing, your percentage of the insured crop that is at financial risk will be based on your:

- (1) Percentage interest of the livestock to be grazed on the insured acres, if the acres are cash leased or owned; or
- (2) Percentage of the value gained of the livestock being grazed on the insured acres, if the acres are share leased. Percentage of the value gained includes, but is not limited to, a percentage of the value obtained from the pounds gained by the livestock being grazed or a percentage of the offspring from the livestock being grazed.

**Livestock** - Domesticated animals produced or maintained for use as part of an agricultural operation and not for other reasons including, but not limited to, animals produced or maintained for hunting, wild free-roaming animals, recreational animals, or pets. Livestock include but not limited to, cattle, sheep, horses, swine, bison, goats, and poultry.

**Native Sod** - Acreage that does not have a record of being tilled for the production of an annual crop on or before February 7, 2014, and on which the plant cover is composed principally of native grasses, grass-like plants, forbs, or shrubs suitable for grazing and browsing. Determinations will be made with information collected and maintained by an agency of the USDA or other verifiable records that you provide and are acceptable to us.

**Over seeding** - To place or distribute seeds into an existing established plant community, without destroying the existing established plant community, which is used for forage.

**Pasture** - A community of plants grown for haying or grazing.

**Rangeland** - A community of plants composed primarily of native plants grown for grazing.

2. Application

- (a) In addition to the provisions contained in section 2(c)(1) of the Basic Provisions, a percent of value must be allocated to more than one index interval for each grid ID, intended use, irrigated practice, organic practice, and share. The minimum percent

of value allowed in any one index interval by grid ID, intended use, irrigated practice, organic practice, and share is 10 percent. The maximum percent of value that can be allocated to any one index interval by grid ID, intended use, irrigated practice, organic practice, and share is specified in the Special Provisions.

- (b) For the purposes of section 2(c)(1) of the Basic Provisions you may select any index interval provided in the actuarial documents. However, the same month cannot be included in more than one selected index interval for the same county, grid ID, intended use, irrigated practice, organic practice, and share. For example, if you select an index interval that contains the months of April and May, you cannot select any other index interval offered that contains either April or May for the same county, grid ID, intended use, irrigated practice, organic practice, and share.

3. Insured Crop

- (a) In addition to the provisions in section 5(a) of the Basic Provisions, the insured crop will be pasture, rangeland, or forage:

- (1) In which you have a share;
- (2) Which is grown for the intended use of haying or grazing, and reported as such on your acreage report;
- (3) Located on insurable acreage in the county listed on the application accepted by us; and
- (4) That:
  - (i) Was initially planted prior to July 1 of the previous crop year, unless allowed by the Special Provisions;
  - (ii) Is naturally present but was not planted, such as native perennial grasses; or
  - (iii) Is self-seeding annual plants maintained through several years of grazing.

- (b) In addition to section 5(b) of the Basic Provisions, we will not insure any crop that is not grown for the intended use of haying or grazing.

4. Insured and Insurable Acreage

- (a) In lieu of section 6(a) of the Basic Provisions, you may elect to insure all or a portion of your insurable acreage in the county. You may select the number of acres to be insured. However, the total number of your insured acres of the crop in the county will not exceed 100 percent of your insurable acreage of the crop in the county.

- (b) Notwithstanding section 6(b) of the Basic Provisions, at acreage reporting, acreage of the crop that is:

- (1) So steeply sloped or is too far from a water source such that livestock would not normally graze such acreage, or is otherwise not suitable for grazing, is not insurable under an intended use of grazing; or
- (2) So steeply sloped, covered by woody

vegetation or cacti, or covered by water such that it is impractical or impossible to hay such acreage using normal haying equipment or is otherwise not suitable for haying using normal haying equipment, is not insurable under an intended use of haying.

- (c) In addition to section 6(c) of the Basic Provisions, acreage where the crop is naturally present but not planted, such as native plants, may be insurable.
- (d) In lieu of section 6(d)(1) of the Basic Provisions, acreage may be insured if the crop meets the provisions of 3(a)(4).
- (e) In addition to section 6(g) of the Basic Provisions, we will not insure any acreage that is annually planted. Over seeding is not considered an annual planting.
- (f) In addition to the provisions contained in section 6(b)(2) of the Basic Provisions, contiguous acreage of the insured crop that continues into an adjoining state must be insured in the state where majority of the insured acres are located unless the contiguous acres are separated as outlined in section 6(f)(2)(ii) of the Basic Provision.
- (g) In addition to Section 6 of the Basic Provisions and in accordance with 4(h) and 4(i) of these Crop Provisions, in the states of Iowa, Minnesota, Montana, Nebraska, North Dakota, or South Dakota, native sod acreage will:
  - (1) Receive a liability that is based on a 65 percent protection factor; and
  - (2) For additional coverage policies, receive a premium subsidy that is 50 percentage points less than would otherwise be provided on acreage not qualifying as native sod. If the premium subsidy applicable to these acres is less than 50 percent before the reduction, you will receive no premium subsidy.
- (h) Section 4(g) of these Crop Provisions is not applicable to cumulative native sod acreage that is five acres or less in a grid ID.
- (i) Section 4(g) of these Crop Provisions is applicable during four cumulative crop years of insurance within the first ten crop years after initial tillage on native sod acreage tilled after December 20, 2018.

#### **5. Amounts of Protection and Coverage Levels**

In lieu of section 7(a)(1) of the Basic Provisions, catastrophic risk protection is not available under these Crop Provisions.

- (a) In lieu of section 7(a)(2) of the Basic Provisions, for additional coverage policies, when available in the actuarial documents:
  - (1) You may select only one coverage level from 70 percent through 90 percent for the county, crop, intended use, irrigated practice and organic practice; and
  - (2) You may select only one productivity factor from 60 percent through 150 percent for the county, crop, intended use, irrigated practice and organic practice.
- (b) In lieu of section 7(b) of the Basic Provisions, you will have only one dollar amount of protection per acre for each county, crop, intended use, irrigated practice, organic practice, and index interval.

#### **6. Report of Acreage**

In lieu of section 9(b)(3) of the Basic Provisions, your acreage report must include:

- (a) Your share;
- (b) Irrigated practice;
- (c) Intended use;
- (d) Organic practice, when specified in the actuarial documents;
- (e) Points of Reference longitude and latitude as outlined in section 6(f) of the Basic Provisions;
- (f) Grid ID; and
- (g) The land identifier for the acreage (e.g., FSA farm, tract, and field numbers, common land unit, or RMA resource land unit) as required on our form.

**7. Annual Premium and Administrative Fees** In accordance with section 11(a) of the Basic Provisions, the annual premium is earned and payable at the time the insured crop is reported on the acreage report.

#### **8. Access to Insured Crop and Records, and Record Retention**

- (a) In addition to section 16(a) of the Basic Provisions, for acreage with an intended use of grazing, you must maintain acceptable verifiable records showing your insurable interest (as defined in the Crop Provisions) of the livestock in the state for three years after the end of the crop year. Acceptable verifiable records must be maintained to support your interest in livestock inventory and include, but are not limited to any one of the following:
  - (1) Livestock inventories from within the state;
  - (2) Sales documents of offspring (can be used to verify on farm livestock inventory);
  - (3) Documentation confirming you have purchased/owned/bred/raised livestock in the state;
  - (4) Documentation of livestock taken in on the gain or for a fee;
  - (5) Documentation that confirms you hauled livestock (in which you have an interest) into the state to graze; or
  - (6) If natural causes require you to destock your livestock, records demonstrating disposition are acceptable.

(b) Failure to provide supporting documentation upon request will result in no indemnity being due for the crop year in which such failure occurs as outlined in 16(d) of the Basic Provisions, and premium is still owed.

(c) In addition to section 16(a)(3) of the Basic Provisions, if the lease certification form is used and cannot be verified, no indemnity will be due for the crop year such failure occurred for those acres with an unverifiable lease certification form, and premium is still owed.

#### **9. Cancellation and Termination**

In accordance with section 3 of the Basic Provisions, the cancellation and termination dates are December 1.