

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

1. Definitions

Basic Provisions mean the Rainfall and Vegetation Index Plan Common Policy.

Crop means pasture, rangeland, or forage.

Crop year means, 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 means plants grown for haying or grazing.

Grazing means used solely as pasture for livestock to roam and feed on.

Haying means severance of the plant from its root by mechanical equipment and cured.

Insurable interest means, 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 means domesticated animals, including but not limited to, cattle, sheep, horses, swine, 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 means to place or distribute seeds into an existing established plant community, without destroying the existing established plant community, which is used for forage.

Pasture means a community of plants grown for haying or grazing.

Rangeland means 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, and share. The minimum percent of value allowed in any one index interval by grid ID, intended use, irrigated 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, 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, 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, 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, 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 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:

- (i) 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
- (ii) 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, 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) Point of Reference longitude and latitude;
- (e) Grid ID; and
- (f) The land identifier for the acreage (e.g. FSA farm, tract, and field numbers, common land unit, or RMA resource land unit, etc.) 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

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.

(a) Acceptable verifiable records must be provided to support your interest in livestock inventory include, but are not limited to any one of the following:

- (i) Livestock inventories from within the state;
- (ii) Sales documents of offspring (can be used to verify on farm livestock inventory);
- (iii) Documentation confirming you have purchased/owned/bred/raised livestock in the state;
- (iv) Documentation of livestock taken in on the gain or for a fee;
- (v) Documentation that confirms you hauled livestock (in which you have an interest) into the state to graze; or
- (vi) 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 occur as outlined in 16(d) of the Basic Provisions, and premium is still owed.