

Prevented Planting Insurance Provisions Flood

Flood and Prevented Planting

Prevented planting is the failure to plant an insured crop with the proper equipment by the final planting date or during the late planting period, if applicable. To qualify, you must be prevented from planting by an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics. Final planting dates and late planting periods vary by crop and by area. Prevented planting coverage is available for most crops and covers floods, hurricanes, or excess precipitation that occurs during the insurance period.

The provisions for each crop specify whether prevented planting is available. Because farming is complex, and because conditions vary significantly between geographic areas, eligibility for a prevented planting payment must be determined on a case-by-case basis. In general, an insured cause of loss must have occurred within the insurance period on eligible acreage. To be eligible, your acreage must meet all applicable policy provisions.

Prevented planting coverage is also available if you are unable to plant because of residual salt in the soil or in the irrigation water supply due to an insured cause of loss (such as hurricane or flood), as long as the event occurred during the prevented planting insurance period.

Your prevented planting coverage will be a percentage specified in the actuarial documents of your guarantee for timely planted acreage. If you have additional coverage and pay an additional premium, you may increase your prevented planting coverage by the sales closing date (unless a cause of loss that could or would prevent planting is evident at the time your application for increased coverage is completed). For both yield and revenue protection, prevented planting payments are based on the projected price. For crops that do not have revenue protection, prevented planting payments are based on the price election. There is no prevented planting coverage available for area risk protection policies.

Notice of Prevented Planting

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

Your crop insurance provider must determine whether the cause of loss is insurable and may ask you for additional documentation from agricultural experts to support your prevented planting claim.

Carryover Policies

If you had a policy the year before (carryover policyholder), you are eligible for a prevented planting payment if the insured cause of loss occurred on or after the sales closing date for the previous crop year, provided insurance was in force continuously since that date, and all other prevented planting requirements are met.

New Policies

If you are buying a policy for the first time, you are eligible for a prevented planting payment if the insured cause of loss occurred on or after the sales closing date for the current crop year and all other prevented planting requirements are met.

For example, the sales closing date for the crop year is March 15. An insured cause of loss occurs on or after March 15. For the current crop year, both types of policies (new and carryover) cover prevented planting for the current crop year. However, if a cause of loss that prevents planting in the current crop year occurred between March 15 of the previous crop year and March 14 of the current crop year, only a carryover policy would cover prevented planting.

Prevented Planting Options

In the event you are prevented from planting by the final planting date, you may:

- Plant the insured crop during the late planting period. The late planting period is generally 25 days after the final planting date but varies by crop and area. For most crops, the timely planted production guarantee is reduced one percent per day for each day planting is delayed after the final planting date.
- Plant the insured crop after the late planting period (or after the final planting date if a late planting period is not available). You will not receive a prevented planting payment for late planting. You will have the option to not insure the late planted crop or to insure with the production guarantee reduced to the prevented planting coverage level;
- Leave the acreage idle and receive a full prevented planting payment;
- Plant a cover crop during the late planting period and:
 - Receive a full prevented planting payment if you do not harvest for grain or seed at any time; or
 - Receive no prevented planting payment on your first crop if you harvest for grain or seed at any time.
- Plant a cover crop after the late planting period and harvest for grain or seed at any time and receive 35 percent of a prevented planting payment for your first crop; or
- Plant a second crop after the late planting period (if you are also prevented from planting through the late planting period). You can also plant after the final planting date if no late planting period is available. You may receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.

Keep Detailed Records

Good documentation is the key to receiving a prevented planting payment. Work with your crop insurance agent to determine the documentation you need to have for your prevented planting claim.

Payment Reductions May Not Apply

If you meet the double cropping requirements specified in the policy, the 65-percent payment reduction does not apply to a prevented planting payment for the first insured crop when a second crop is planted after the final planting date or, after the end of the late planting period, if applicable, for the first insured crop. The double cropping requirements specified in the policy are:

- The practice of planting two or more crops for harvest in the same crop year on the same acreage is generally recognized by agricultural experts (including organic agricultural experts) for the area;
- The second or additional crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area;
- Additional insurance coverage is offered under the authority of the Federal Crop Insurance Act and is available in the county on the two or more crops that are double cropped; and
- You provide records showing the number of acres double-cropped in 2 of the last 4 crop years the crop prevented from planting was grown or show the applicable acreage was double-cropped in at least 2 of the last 4 crop years in which the crop prevented from planting was grown on it.

For More Information

For more information, please see RMA's [Prevented Planting](#) website or contact your crop insurance agent or applicable [RMA Regional Office](#) if you have questions about your crop insurance coverage or responsibilities.

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, is available from private insurance agents. A list of crop insurance agents is available on the [RMA website](#) by using the [RMA Agent Locator](#).

National Office

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This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent

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