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### Crop Insurance Deadline Nears in Rhode Island

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## Farmers with Nursery Crops Need to Make Insurance Decisions Soon

RALEIGH, N.C., April 1, 2015 – USDA's Risk Management Agency (RMA) reminds Rhode Island nursery producers that the final date for a new applicant to apply for 2016 nursery crop insurance is May 1, 2015.

New applications may be filed anytime. However, all applications including those for new or amended coverage are subject to a 30-day waiting period before commencement of coverage. Coverage begins 30-days after receipt of a signed application, a Plant Inventory Value Report (PIVR) for each insured practice, as applicable, and two copies of the producer's most recent wholesale catalog or price list. Premium will be prorated when PIVRs and/or catalogs or price lists are submitted with applications after the sales closing date. For existing policies, coverage will automatically begin on June 1, 2015.

The crop insurance year runs from June 1 through May 31. Growers may elect to insure field-grown and container-grown practices under separate policies. Crop insurance provides protection for field-grown and containerized nursery plants against losses due to adverse weather conditions, plus losses due to fire and wildlife.

Producers are strongly urged to contact a crop insurance agent as soon as possible for premium quotes and more details. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the RMA <u>Agent Locator</u>. Producers can use the RMA <u>Cost Estimator</u> to get a premium amount estimate of their insurance needs online. Learn more about crop insurance and the modern farm safety net at the <u>RMA</u> <u>Website</u>.

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