

Nursery Value Select in States and Counties with a September 1 Sales Closing Date Frequently Asked Questions

If I have coverage under the Nursery FG&C policy for the 2025 crop year, which begins June 1, 2024, and I request a cancellation to be effective October 1, 2024, and meet the cancellation requirements, will my premium be prorated for June through September?

Yes. Your premium will be prorated by subtracting the October proration factor from the June proration factor. The proration factors are contained in the Nursery FG&C actuarial documents.

My nursery is located in a county with an NVS September 1 SCD that had NVS available during the 2024 crop year. How can I prevent a coverage lapse if I transition from Nursery FG&C to NVS for the 2025 crop year?

As a new applicant under NVS, you may purchase NVS at any time during the crop year. Therefore, since NVS is available in your county for the 2024 crop year, you may apply for NVS coverage for the remainder of the 2024 crop year by May 1, 2024, for prorated coverage to attach June 1, 2024, and end on September 30, 2024. For NVS coverage to attach for the 2025 crop year, you will submit your renewal documentation by September 1, 2024, for coverage for the entire 2025 crop year to attach October 1, 2024.

Nursery FG&C has been available for several decades. Why will Nursery FG&C no longer be available beginning with the 2026 crop year?

RMA has administered Nursery FG&C for nearly 30 years. The program relies on the Eligible Plant List and Plant Price Schedule (EPLPPS) and associated software packages, which involves a partnership between RMA and a private contractor. The private contractor is discontinuing operations after providing all necessary contractual obligations for the 2025 crop year. Without access to the EPLPPS and associated software, Nursery FG&C can no longer be offered.

I understand there is a potential for a coverage lapse from June 1, 2024, to September 30, 2024, if I don't follow the guidance in Manager's Bulletin MGR-24-002. Will this potential lapse also occur in subsequent crop years (e.g., from June 1, 2025, to September 30, 2025)?

No. This will not be an issue for the 2026 crop year if you insure both practices under the same program (see next question for more information) because all counties will have had NVS available during the 2025 crop year. In that case, if you haven't transitioned from Nursery FG&C to NVS by the end of the Nursery FG&C 2025 crop year (May 31, 2025), you may apply for pro-rated NVS coverage for the 2025 crop year from June 1, 2025, to September 30, 2025. You will then renew your NVS coverage by September 1, 2025, for 2026 crop year coverage to attach on October 1, 2025.

My nursery is located in a county with an NVS September 1 SCD that did not have NVS available during the 2024 crop year. How can I prevent a coverage lapse if I transition from Nursery FG&C to NVS for the 2025 crop year?

The 2024 crop year for Nursery FG&C ends on May 31, 2024. In these counties, the 2025 crop year for NVS begins on October 1, 2024. To prevent a coverage lapse from June 1, 2024, through September 30, 2024, you will need to renew your Nursery FG&C policy for the 2025 crop year. However, you may cancel your Nursery FG&C policy effective October 1, 2024, in accordance with Manager's Bulletin [MGR-24-002](#). To have coverage under NVS for the 2025 crop year, you will need to apply for coverage by September 1, 2024, for coverage to attach for the 2025 crop year on October 1, 2024.

You will not be able to purchase NVS for prorated 2024 crop year coverage from June 1, 2024, through September 30, 2024, because NVS is not available yet in this county; it won't be available to purchase until September 1, 2024.

What requirements must I meet to cancel my Nursery FG&C policy during the 2025 crop year?

You must meet the following criteria:

1. Provide cancellation notice by September 30, 2024;
2. Be located in a county approved for NVS expansion for the 2025 crop year that has a September 1 SCD;
3. Apply for NVS coverage for the 2025 crop year by September 1, 2024;
4. Have the Nursery FG&C policy and NVS policy with the same approved insurance provider; and
5. Do not suffer a loss on a practice (e.g., field grown or container) under the 2025 crop year Nursery FG&C policy for which coverage is requested under the 2025 crop year NVS policy.

I want to insure my nursery under Nursery FG&C for the entire 2025 crop year. Can I do that?

Yes, you may continue to insure your nursery under the Nursery FG&C policy for the entirety of the 2025 crop year.

Why does NVS have two sales closing dates (SCDs) when Nursery FG&C has one?

During the development phase of NVS, RMA received input from producers that they wanted NVS to offer a SCD in the fall. They indicated that the May 1 SCD offered under Nursery FG&C was tailored to areas susceptible to hurricanes and did not work well for other areas. RMA was able to structure NVS so that there are two SCDs: a May 1 SCD that works well for states susceptible to hurricanes (this results in hurricane season falling within one crop year) and a September 1 SCD for all other states.

Can I have coverage under Nursery FG&C and NVS in the same crop year in the same county?

You may have coverage under both programs for the same crop year in the same county, only if you do not insure the same practice under both programs. For example, if you insure the container grown practice under NVS, you cannot insure the container grown practice under Nursery FG&C, but you may insure the field grown practice under Nursery FG&C.

It is important to note that there is a potential for a coverage lapse between June 1, 2025, and September 30, 2025, if you insure one practice under NVS and another under Nursery FG&C during the 2025 crop year.

Example:

- You have a 2025 crop year Nursery FG&C policy on your field grown practice (coverage runs from June 1, 2024, through May 31, 2025) and a 2025 crop year NVS policy on your container grown practice (coverage runs from October 1, 2024, through September 30, 2025).
- Your coverage on the field grown practice ends on May 31, 2025.
- You will have a coverage lapse from June 1, 2025, through September 30, 2025, if you do not add the field grown practice to your 2025 crop year NVS policy.
- You may add the field grown practice under your 2025 crop year NVS policy by submitting the required documentation by May 1, 2025, for prorated coverage to attach June 1, 2025, and end on September 30, 2025.

What are the important program dates for the 2025 crop year for Nursery FG&C and NVS?

The program dates depend on the state and county where your nursery is located.

NVS Program Dates

Location	Sales Closing Date	Coverage Begins	Coverage Ends
Gulf Coast States, Atlantic Coast States, and West Virginia	5/1/24	6/1/24	5/31/24
All Other States	9/1/24	10/1/24	9/30/25

Nursery FG&C Program Dates

Location	Sales Closing Date	Coverage Begins	Coverage Ends
All States	5/1/24	6/1/24	5/31/25

If I want to purchase NVS by September 1, 2024, and I submit a cancellation request to be effective October 1, 2024, but I have a loss on my 2025 crop year Nursery FG&C policy before September 30, 2024, will I lose coverage on my Nursery FG&C policy effective October 1, 2024?

No. If you suffer a loss on your Nursery FG&C policy before September 30, 2024, you will not be eligible to cancel your FG&C policy and your coverage under Nursery FG&C will continue for the remainder of the 2025 crop year.