

## **Prevented Planting Wheat 2019 Crop Year**

### **If I can't get my initial crop planted by the final planting date, can I file for prevented planting?**

Prevented planting coverage provides producers valuable protection in the event they are unable to plant an insured crop by the final planting date or during the late planting period due to an insured cause of loss. For a farmer to take a prevented planting payment, prevented planting must be general to the surrounding area and subject to an insurable cause of loss that also prevents other producers from planting acreage with similar characteristics.

### **For 2019 crop year, if I am prevented from planting my wheat by the final planting date, what are my choices under the terms of my policy provided I meet all other policy provisions and I DO NOT QUALIFY for double cropping?**

- Plant the insured crop during the late planting period (LPP), if applicable, and insurance coverage will be provided. For wheat, the timely planted production guarantee is reduced one percent per day for each day planting is delayed after the final planting date;
- Plant wheat after the late planting period and insurance coverage will be provided. The insurance guarantee will be the same as the insurance guarantee provided for prevented planting coverage (60% of the wheat production guarantee).
- Leave the acreage idle and receive a full prevented planting payment.
- Plant another crop (second crop) after the late planting period, if you are prevented from planting after the LPP. You may receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.

- Plant a cover crop and receive a full prevented planting payment provided the cover crop is not hayed or grazed before November 1, 2019 or otherwise harvested at any time. If the cover crop is planted after the late planting period and hayed or grazed before November 1, 2019 the prevented planting payment on the wheat is reduced to 35 percent of your wheat prevented planting guarantee.

## **If I am prevented from planting by the final planting date, what are my choices under the terms of my policy provided I meet all other policy provisions and I QUALIFY for double cropping?**

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 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 two of the last four crop years the first insured crop was planted or show the applicable acreage was double-cropped in at least two of the last four crop years in which the first insured crop was grown on it.

## **How do I report my affected acres?**

In the event you are prevented from planting an insured crop that has prevented planting coverage, you must notify your crop insurance company, through your

agent within 72 hours after:

- The final planting date, if you do not intend to plant the insured crop during the late planting period.
- You determine you will not be able to plant the insured crop within any applicable late planting period.

Report your prevented planting acres on your Acreage Report (A notice of loss for prevented planting does not fulfill this requirement).

## **What types of information must I have to qualify for a prevented planting payment?**

In order to qualify for a prevented planting payment, an insurable cause of loss must have occurred within the prevented planting insurance period that has prevented you from planting the crop. For carryover insureds (producers who had insurance for the 2018 crop year on the crop), the prevented planting insurance period begins on the sales closing date for the previous crop year (2018 crop year). For new insureds, the prevented planting insurance period begins on the sales closing date for the insured crop in the county for the crop year the producer's application is accepted.

## **How will my prevented planting claim affect my APH?**

Prevented planting acreage upon which the prevented planting payment was not limited to 35 percent (i.e., a second crop was not planted within the same crop year) will be considered a zero-planted year for APH record purposes.

If the prevented planting payment is limited to 35 percent (i.e., a second crop is planted on the prevented planted acreage within the same crop year and the insured acreage does not qualify for double cropping), a yield equal to 60 percent of the approved yield for the first insured crop prevented planting acreage will be used to calculate the average yield for subsequent crop years on this acreage.

Please see the chart below that does a good job of summarizing the options following a prevented planting crop.

## **How will the prevented planting payment on my 2019 wheat acreage be affected if I choose to plant another crop on that acreage in the spring?**

For prevented planting, any crop planted following a prevented planting, regardless of insurability and date of planting, would result in a 65% reduction in the first crop's prevented planting payment - winter wheat in this case. There are a couple of exceptions to this rule. If you qualify for double cropping, a double cropping exception would apply which is explained in a question and answer below. The other exception is regarding planting a cover crop that is planted for the purposes of erosion control, soil health benefits, or water quality improvement. In this case the cover crop may be hayed or grazed after November 1, 2019, without affecting the prevented planting payment for Crop Year 2019 winter wheat. Please see the attached chart from the Prevented Planting Loss Standards handbook. This does a good job of summarizing the options following a prevented planting crop.

## **Is there a difference between "double cropped" soybeans and "Following Another Crop (FAC)" soybeans?**

Yes. The terms "double crop" and "FAC" do not necessarily mean the same thing so the terms cannot be used interchangeably.

Double crop was discussed in an earlier Question and Answer. "FAC" and "NFAC" are considered cropping practices listed in the actuarial documents used to determine the insurability of a crop following another crop that meets certain conditions specified in the Special Provisions. Soybeans following wheat can be either FAC or NFAC depending upon the stage of growth the wheat reached before the soybeans were planted.

## **I farm in central Kansas, have double cropping history and had a prevented planting wheat claim in the fall of 2018. Can I plant corn in the spring of 2019 on the prevented planting acreage and still receive 100 percent of the wheat prevented planting payment?**

No. According to Section 15 (h) (2) of the Common Crop Insurance Policy Basic Provisions, to receive a full indemnity or a full prevented planting payment for a first insured crop when a second crop is planted on the same acreage in the same crop year, the second crop planted must be customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area. In central Kansas, corn is not customarily planted on the same acreage in the same crop year after wheat.

**I am in a county that has the summerfallow/continuous cropping practices available. I claimed prevented planting on wheat that qualified for summerfallow acreage. If I plant a cover crop on that prevented planted acreage, will the acreage qualify for summerfallow the next crop year?**

Yes, provided the cover crop planted on the prevented planted summerfallow acreage is not hayed or otherwise harvested, and is terminated by June 1.

**How will the prevented planting (PP) payment and the premium be affected by the various options I have with regard to prevented planting and second crop?**

Your prevented planting payment and premium will be affected by the options you choose on the prevented planting acreage and what you do with any subsequently planted crop or cover crop on the acreage. Below are 2 tables that illustrate the impact on your prevented planting payment and premium and any decision you may make on the prevented planting acreage:

**ACREAGE OF 1ST INSURED CROP WAS PP**

Is a 2nd crop (other than a cover crop) planted on the same acres?	Does the acreage qualify for DC?	Is the 2nd crop planted on or before the FPD or during the LPP of the 1st insured crop?	Then the applicable percent of PP payment and premium for 1st insured crop is <sup>1</sup> :
NO	Not Applicable	Not Applicable	100%
YES	NO	NO	35%
YES	NO	YES	NONE
YES	YES	NO	100%
YES	YES	YES	NONE

<sup>1</sup> Additional restrictions may apply

The following table can be used as a visual aid showing cover crop impacts on determining PP eligibility and amount of prevented planting payment. It must be used in conjunction with the BP, SP, and all applicable provisions and procedures contained herein:

<b>Cover Crop Planted</b>	<b>Disposition</b>	<b>Pay</b>	<b>Pay</b>	<b>Pay</b>
		<b>100%</b>	<b>35%</b>	<b>0%</b>
Before FPD of the Prevented Crop	Hayed on or before LPP	X		
	Grazed on or before LPP	X		
	Harvested before Nov 1			X
	Harvested on or after Nov 1			X
	Hayed after LPP, but before Nov 1		X*	
	Grazed after LPP, but before Nov 1		X*	

<b>Cover Crop Planted</b>	<b>Disposition</b>	<b>Pay 100%</b>	<b>Pay 35%</b>	<b>Pay 0%</b>
During LPP of the Prevented Crop	Harvested before Nov 1			X
	Harvested on or after Nov 1			X
	Hayed on or after Nov 1	X		
	Grazed on or after Nov 1	X		
	Hayed before Nov 1			X
	Grazed before Nov 1			X
After LPP of the Prevented Crop	Hayed before Nov 1		X	
	Grazed before Nov 1		X	
	Harvested before Nov 1		X*	
	Harvested on or after Nov 1		X*	
	Hayed on or after Nov 1	X		
	Grazed on or after Nov 1	X		

\*Provided the crop claimed as a cover crop is not the prevented crop and all other policy provisions are met.

## **The following are 2 possible scenarios and corresponding questions and answers:**

**Scenario 1: I farm in a county that allows Following Another Crop (FAC) soybeans to be insurable by written agreement. I had a prevented planting wheat claim in the fall of 2018. I plan on planting soybeans on that prevented planting acreage in the spring of 2019.**

- **Would these soybeans be insurable?**

- Yes. The 2019 crop year soybeans planted on the 2019 crop year prevented planted wheat (non-irrigated) acreage would be insurable since they did not follow a perennial hay crop that was harvested or a crop (other than a cover crop) did not reach the headed or budded stage prior

to termination. The soybeans would be considered “Not Following Another Crop (NFAC)”

- **Will I receive 100 percent of my prevented planting payment on wheat?**

- Since the soybeans were planted on the same acreage in the same crop year as the prevented planting wheat, first insured crop, second crop rules would apply. Section 15 (f) (2) (i) of the Common Crop Insurance Policy Basic Provisions states that “...Provided the second crop is not planted on or before the final planting date or during the late planting period (as applicable) for the first insured crop, you may collect a prevented planting payment that is 35 percent of the prevented planting payment for the first insured crop”.

However, you may receive 100 percent of the prevented planting payment for your eligible double crop acres if you have a written agreement that would insure FAC soybeans. Please see your county actuarial document for the requirements for a written agreement. As noted earlier, the two crops claimed as qualifying double crop acreage must both be insurable in the current crop year to qualify as double crop acreage for prevented planting.

- **How do I report those soybeans planted under the written agreement. As FAC or as NFAC (Not Following Another Crop)?**

- Based on the language found in Final Agency Determination 209, you would report them as NFAC. Keep in mind, the soybeans planted did not follow another crop that had reached the headed and budded stage, therefore, the crop insurance practice would be NFAC.

**Scenario 2: I currently have a multiyear written agreement for FAC soybeans. The wheat Final Plant Date has just passed, and I was unable to get all intended wheat acres planted.**

- **Can I collect 100% of the prevented planting payment on my eligible wheat acres and insure soybeans planted on the wheat prevented planting acres in the spring of 2019?**

- Yes, provided you have enough double cropping history (see Question 3 of this document for more information on double cropping requirements). Any prevented planting acres in excess of the maximum acres of double cropping history would be subject to the first crop, second crop provisions.



- **Does planting soybeans on my prevented planting wheat acreage impact my wheat APH Yield?**

- It may. For the prevented planting acreage that qualifies for double cropping, it would not affect your APH. However, for any acreage planted to a second crop that exceeds of your double crop history, both the prevented planting payment and the APH yields on the wheat would be impacted.