

**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. Haying does not include earlage, green chop, grain which may be fed to livestock, or silage.

**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

(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.

**Overseeding** 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 and share. The minimum percent of value allowed in any one index interval by grid ID, intended use and share is 10 percent. The maximum percent of value that can be allocated to any one index interval by grid ID, intended use 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 grid ID, intended use 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 grid ID, intended use 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. Overseeding is not considered an annual planting.

#### **5. Amounts of Protection and Coverage Levels**

- (a) In lieu of section 7(a)(1) of the Basic Provisions, catastrophic risk protection is not available under these Crop Provisions.
- (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 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) Intended use;
- (c) Grid ID; and
- (d) The FSA farm number, FSA tract number and FSA field number.

#### **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.