



**UNITED STATES DEPARTMENT OF AGRICULTURE  
FEDERAL CROP INSURANCE CORPORATION  
RAINFALL INDEX  
PASTURE, RANGELAND, FORAGE (PRF) HAWAII CROP  
PROVISIONS**

In return for your payment of premium and administrative fee for the coverage, these Pasture, Rangeland, Forage Hawaii Crop Provisions will be attached to and made part of the Rainfall Index Plan Common Policy, Basic Provisions, subject to the terms and conditions described in your policy.

## 1. Definitions

**Basic Provisions** - The Rainfall Index Plan Common Policy.

**Crop** - Pasture, rangeland, or forage.

**Crop year** - 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.

**Expected grid index** - In lieu of the definition contained in section 1 of the Basic Provisions, a grid index determined by FCIC based on the mean accumulated precipitation by index interval, calculated by using Hawai'i Climate Data Portal's (HCDP's) interpolated historical precipitation data, or successor data, based on a 24-hour period determined by the data, normalized and expressed as a percentage such that the mean is 100. The data used to calculate the expected grid index is conclusively presumed to be accurate but may be changed in accordance with section 10(a).

**Final grid index** - In lieu of the definition contained in section 1 of the Basic Provisions, a grid index determined by FCIC based on HCDP's precipitation data or successor data, based on a 24-hour period determined by the data, for each grid ID and index interval, expressed as a percentage.

**Forage** - Plants grown for grazing.

**Grazing** - Used solely as pasture for livestock to roam and feed on.

**Grid** - In lieu of the definition contained in section 1 of the Basic Provisions, an area identified by longitude and latitude used to determine the expected grid index, final grid index, premium, and indemnity. The grid is a 5 km x 5 km gridded area, or a successor area, established by FCIC.

**Insurable interest** - 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 owned; 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** - Domesticated animals produced or maintained for use as part of an agricultural operation and not for other reasons including, but not limited to, animals produced or maintained for hunting, wild free-

roaming animals, recreational animals, or pets. Livestock include but are not limited to, cattle, sheep, horses, swine, bison, goats, and poultry.

**Overseeding** - To place or distribute seeds into an existing established plant community, without destroying the existing established plant community, which is used for forage.

**Pasture** - A community of plants grown for grazing.

**Rangeland** - 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 county, 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 county, 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 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;
  - (iii) Is self-seeding annual plants maintained through several consecutive years of grazing.
  - (iv) Is located within a grid in accordance with section 4.

(b) In addition to section 5(b) of the Basic Provisions,

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we will not insure any crop that is not grown for the intended use of 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, 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, at acreage reporting, acreage of the crop will not be insurable, that is:
  - (1) So steeply sloped that livestock cannot graze;
  - (2) Too far from a water source such that livestock would not normally graze such acreage;
  - (3) Too rocky or located on lava flow where forage will not grow to support livestock; or
  - (4) Is otherwise not suitable for grazing.
- (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 section 3(a)(4).
- (e) In lieu of section 6(d)(3) of the Basic Provisions, to be insured, acreage must be located in the county listed on your application accepted by us.
- (f) In lieu of section 6(f)(2) of the Basic Provisions, separate points of reference must be established as follows:
  - (1) Non-contiguous insured acreage in a grid;
  - (2) Contiguous acreage that must be separated into the grid in which it is located in accordance with 4(h)(1); and
  - (3) Contiguous acreage that extends into an uninsurable grid as outlined in 4(h)(2).
- (g) In addition to section 6(g) of the Basic Provisions, we will not insure any acreage that is annually planted (over seeding is not considered an annual planting).
- (h) In lieu of the provisions contained in section 6(b)(2) of the Basic Provisions, contiguous acreage of the insured crop:
  - (1) That continues into an adjoining grid must be separated and insured in the grid where the insured acres are physically located.
  - (2) That continues into an uninsurable grid and the acreage in the uninsurable grid is less than or equal to 200 acres, the acreage in the uninsurable grid can be insured in an adjacent insurable grid where a majority of the contiguous insurable acres are located.
  - (3) That continues into an uninsurable grid and the acreage in the uninsurable grid exceeds 200 acres, then all of the acreage in the uninsurable grid is not insurable.

### 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(a)(2) of the Basic Provisions, for additional coverage policies, when available in the actuarial documents:
  - (1) You may select only one coverage level from 70

percent through 90 percent for the county, crop, intended use; and

- (2) You may select only one productivity factor from 60 percent through 120 percent for the county, crop, and intended use.

- (c) 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) Points of Reference longitude and latitude as outlined in section 6(f) of the Basic Provisions and 4(f);
- (d) Grid ID; and
- (e) The land identifier for the acreage (e.g., FSA farm, tract, and field numbers, common land unit, or RMA resource land unit) as required on our form.

### 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.

### 8. Access to Insured Crop and Records, and Record Retention

- (a) In addition to section 16(a) of the Basic Provisions, for acreage with an intended use of grazing, you must maintain acceptable verifiable records showing your insurable interest (as defined in the Crop Provisions) in the livestock in the county for three years after the end of the crop year. Acceptable verifiable records must be maintained to support your interest in livestock inventory and include, but are not limited to any one of the following:
  - (1) Livestock inventories from within the state;
  - (2) Sales documents of offspring (can be used to verify on-farm livestock inventory);
  - (3) Documentation confirming you have purchased/owned/bred/raised livestock in the state;
  - (4) Documentation of livestock taken in on the gain or for a fee;
  - (5) Documentation that confirms you hauled livestock (in which you have an interest) into the state to graze; or
  - (6) If natural causes require you to destock your livestock, records demonstrating disposition are acceptable.
- (b) Failure to provide supporting documentation upon request will result in no indemnity being due for the crop year in which such failure occurs as outlined in 16(d) of the Basic Provisions, and premium is still owed.
- (c) In addition to section 16(a)(3) of the Basic Provisions, if the lease certification form is used and cannot be verified, no indemnity will be due for the crop year such failure occurred for those acres with an unverifiable lease certification form, and premium is still owed.

### 9. Life of the Policy, Cancellation, and Termination

- (a) In accordance with section 3 of the Basic Provisions,

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the cancellation and termination dates are December 1.

- (b) In lieu of section 3(j) of the Basic Provisions, if at any time during the crop year and for any reason, including but not limited to failure, unavailability, or destruction of the equipment and resulting data, FCIC is not able to receive the HCDP precipitation data utilized to determine and publish the final grid index for any particular index interval:
  - (1) For any policy in effect when the events in section 3(j) of the Basic Provisions occur:
    - (i) If the data becomes unavailable before or during one of your insured index intervals:
      - (A) No indemnity will be due for any index interval where the data is not available; and
      - (B) The premiums for such index intervals will not be due or will be refunded to you, as applicable; or
    - (ii) If the data becomes unavailable after one or more of your insured index intervals ends:
      - (A) Any indemnity owed will be paid; and
      - (B) You will still owe premium for such index interval(s).
  - (2) Sales for the next crop year may be suspended or terminated.

**10. Payment Calculation Factor and Indemnity Calculation**

In lieu of section 8(e) of the Basic Provisions, once published, the final grid index is:

- (a) Presumed to be accurate and will not be changed once published unless:
  - (1) RMA is notified by HCDP in writing of an error in the data RMA published;
  - (2) The RMA Administrator reviews the circumstances of the error and determines a change is warranted; and
  - (3) Less than one year has elapsed from the date the final index was published.
- (b) The final grid index is a matter of general applicability.