



U.S. DEPARTMENT OF AGRICULTURE

# Policyholder **BILL OF RIGHTS**

When you purchase a Federal crop insurance policy, there are contractual rights that protect you and ensure fair customer service. All policyholders should be aware of these rights and know how to get support if you are experiencing coverage or service issues.



You have the right to coverage and options of your choice from any Approved Insurance Provider (AIP) that offers policies in your state if you are an eligible producer.



An AIP may only charge you amounts as established by USDA, and all AIPs must charge the same amount for the same coverage.



Your policy cannot be canceled by your AIP unless you are determined to be ineligible, or if they no longer offer policies in your state.



If your AIP transfers you to another agent, you have the right to maintain all your options, endorsements, and coverage levels, and your data transfers to your new agent.



If an agent makes a mistake on your policy, you have remedies available to you through your policy's dispute resolution process, just as your agent might have protection under professional liability insurance (for example, Errors & Omission, or E&O). Many agents carry E&O insurance.



Your policy provides you the right to dispute determinations made by your AIP.



If you have trouble obtaining or maintaining coverage, please contact your Risk Management Agency (RMA) Regional Office.

## FOR MORE INFORMATION



On the RMA website, you can review the complete Policyholder Bill of Rights, which includes answers to frequently asked questions.



You should work with a crop insurance agent to purchase a new policy or to make changes to an existing policy.



If you are concerned about an AIP's conduct, are experiencing service issues, or have other crop insurance questions, please contact [SM.FPAC.RMA.ReinsuranceServices@usda.gov](mailto:SM.FPAC.RMA.ReinsuranceServices@usda.gov).



Reach out to your nearest Regional Office. These offices can answer your crop insurance questions, and they can use your feedback on crop insurance to improve programs.

### Bill of Rights Webpage



[rma.usda.gov/Topics/  
Policyholder-Bill-of-Rights](https://rma.usda.gov/Topics/Policyholder-Bill-of-Rights)

### RMA Regional Offices Webpage



[rma.usda.gov/RMALocal/  
Field-Offices/Regional-Offices](https://rma.usda.gov/RMALocal/Field-Offices/Regional-Offices)

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with your phone  
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