

**United States
Department of
Agriculture**



**Federal Crop
Insurance
Corporation**



Document and Supplemental Standards Handbook

2019 and Succeeding Crop Years

**FCIC-24040
(06-2018)**

**FCIC-24040-01
(10-2018)**

United States Department of Agriculture
Risk Management Agency
Kansas City, Missouri 64133

TITLE: 2019 Document and Supplemental Standards Handbook	NUMBER: FCIC 24040-01
EFFECTIVE DATE: 2019 and Succeeding Crop Years	ISSUE DATE: October 5, 2018
SUBJECT: 2019 Document and Supplemental Standards Handbook	OPI: Product Administration and Standards Division
	APPROVED: /s/ Richard Flournoy Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides the official FCIC approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the Standard Reinsurance Agreement for the 2019 and succeeding crop years.

SUMMARY OF CHANGES

The chart below identifies significant changes or modifications from prior issuances of the DSSH. Minor changes and corrections are not included in this listing. Affected forms must be modified to include these changes by December 31, 2018 and are effective for policies with a contract change date after the directive's publication.

REFERENCE	DESCRIPTION OF ADDITIONS, DELETIONS, CHANGES OR CLARIFICATIONS
Part 2	Updated Non-Reinsured Supplemental Crop Insurance Policies.
Exhibit 4	Clarified Non-Discrimination Statement Information.

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Pages	Date	Directive Number
Remove	1-2		6 31-32	June 2018	FCIC 24040
Insert	1-2		6 31-32	October 2018	FCIC 24040-01

FILING INSTRUCTIONS

This directive is effective on the date issued and will remain in effect until superseded or slip-sheeted. RMA will amend this directive to administer programs reinsured by FCIC under authority of the Federal Crop Insurance Act, 7 U.S.C. 1502 et. seq. FCIC-24040 Document and Supplemental Standards Handbook issued June 2018 is superseded by this directive.

PART 2 NON-REINSURED SUPPLEMENTAL CROP INSURANCE POLICIES

201 General Information

Non-reinsured Supplemental (NRS) policy is a policy, endorsement, or other risk management tool not reinsured by FCIC under the Act, that offers additional coverage, other than for loss related to hail.

202 Submission Requirements

Any NRS policy that covers the same agricultural commodity as any policy reinsured by FCIC under the Act must be provided to RMA. If changes are made to a previously reviewed NRS or five years have lapsed since RMA's review, the NRS must be submitted for review. Failure to provide such NRS policy or endorsement to RMA prior to its issuance shall result in the denial of reinsurance, A&O subsidy, and risk subsidy on all underlying FCIC reinsured policies unless the underlying FCIC policy was sold by another AIP. If the underlying FCIC reinsured policy is sold by another AIP, the AIP that sold the NRS may be required to pay FCIC an amount equal to the reinsurance, A&O subsidy, and risk subsidy on the underlying FCIC policy.

An electronic copy in Microsoft Office compatible format of the new or revised NRS policy and related materials must be submitted at least 150 days prior to the first SCD applicable to the NRS policy. At a minimum, examples that demonstrate how liability and indemnities are calculated under differing scenarios must be included. Electronic copies of the NRS must be sent to the Deputy Administrator for Product Management at DeputyAdministrator@rma.usda.gov.

203 Review of NRS Crop Insurance Policies

The AIP shall not sell an NRS policy unless it has complied with the requirements of 7 C.F.R. 400.713. RMA shall review the NRS policy to determine whether it materially increases or shifts risk to the underlying policy or plan of insurance, reduces or limits the rights of insured, causes market disruption, provides an impermissible rebate, or is conditioned upon or provides incentive for the purchase of the underlying policy or plan of insurance reinsured by FCIC with a specific agent or approved insurance provider.

- (1) RMA will have 75 days to review the policies, provided all information required by RMA is included in the initial submission of the policy package.
- (2) The AIP must maintain and make available at the request of FCIC, the underwriting information pertaining to a non-reinsured supplemental contract or similar instrument of insurance, including the policy number and all SSNs, EINs, or RMA assigned number(s) related to the eligible crop insurance contract.

204-300 (Reserved)

Form Non-Discrimination Statement for Forms and Marketing Materials

A. General

The non-discrimination statement shall be posted in Approved Insurance Provider (AIP) and agent offices, on websites, forms and in newsletters and advertisements. Additionally, all materials released to the public for distribution, including fact sheets, brochures and any Federal crop insurance related materials must **include** the non-discrimination statement.

B. Forms

In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs).

To File a Program Complaint

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at www.ascr.usda.gov/ad-3027-usda-program-discrimination-complaint-form, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to the U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or email at program.intake@usda.gov.

Persons with Disabilities

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible State or local Agency that administers the program or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

Persons with disabilities, who wish to file a program complaint, please see information above on how to contact the Department by mail directly or by email.

Non-Discrimination Statement for Forms and Marketing Materials (Continue)

C. AIP Marketing Materials

The following statement will be used on the AIP marketing materials: “The [Company] is an equal opportunity provider.” or “[Recipient’s Organization name] is an equal opportunity provider.” and “In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs).”

Exceptions will only be made if the size of the material is too small to include the full statement. The font size shall be the same for the following statement regardless: “[T]his institution is an equal opportunity provider” or “[AIP Name] is an equal opportunity provider.”