



# PREVENTED PLANTING COVERAGE FOR CORN AND SOYBEANS

## A CROP INSURANCE INSIGHT – *brought to you by Rain and Hail*

**Failure to plant the insured crop by the final planting date listed in the county Special Provisions or within any applicable late planting period.**

- You must have been prevented from planting the insured crop due to an insured cause of loss that is general to the surrounding area.
- You do not have a prevented planting loss if anything is planted on the prevented planting acreage before the final planting date for the insured crop.
- The acreage that was prevented from being planted must constitute at least the lesser of 20 acres or 20% of the unit.
- Your prevented planting coverage will be 55% for corn and 60% for soybeans of your production guarantee for timely planted acreage.
  - On or before the crop insurance sales closing date, you can choose to increase your prevented plant coverage by 5% if the option is specified in the county actuarial documents.
- Submit a prevented planting claim along with the required documentation and if approved receive an indemnity equal to 55% or 60% of your production guarantee, depending on the crop. You must report all prevented planting acres on your acreage report.
- If you choose to plant a second crop after the late planting period, you will receive 35% of the prevented planting indemnity and pay 35% of the premium on the prevented planting crop. You must insure the second crop if it is insurable and pay the full premium. Your Actual Production History (APH) for the prevented planting acres will be 60% of the approved yield for that unit.

You must submit a notice of loss within 72 hours after you determine that you will not be able to plant the insured crop.

The policyholder must provide verifiable records acceptable to the Insurance Provider showing a cause of loss (e.g. above normal precipitation) occurring within the insurance period that prevented planting of their acreage.

**If you have prevented planting, your choices are:**

- Plant the intended crop into the late planting period and your production guarantee will be reduced by 1% per day for the late plant period for corn and soybeans (check your county actuarials for specifics). Pay special attention to the Crop Statements in the Special Provisions as the late planting period has changed for some crops in some states.
- Plant a crop other than the intended crop. For example, if you were prevented from planting corn, you could choose to plant soybeans. That crop would be insurable if it was included on your crop insurance application.

**Additional Details**

- Only one prevented planting indemnity can be paid on the same acreage in the same crop year unless all of the double cropping qualifications are met.
- If cover crop is harvested for grain or seed at any time by the insured or another person before the final planting date or during the late planting period (LPP) there is no prevent plant (PP) claim payment. If after the LPP, the payment is reduced by 35%. If a volunteer crop is harvested for grain or seed at any time by the insured or another person there is no PP payment.
- Premiums for prevented planting acres will be the same as premiums for timely planted acres.
- The number of acres eligible for a prevented planting claim is the maximum number of acres of the crop that have been planted in the county in any one of the four most recent crop years.
- If you have not planted any crop in the county for which prevented planting insurance was available in any of the four most recent crop years, you must indicate the number of acres of the crop that you intend to plant to the Insurance Provider by the sales closing date in order to be eligible for prevented planting coverage.

***Crop insurance service and answers from an agent with a farmer's perspective:***

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