Cover Crops and Insurance Coverage Frequently Asked Question

Question: If I chop my corn for silage now, can I establish a cover crop for grazing or haying this fall and next spring? Will this affect my crop insurance coverage next year?

According to program specialists at the Risk Management Agency office in St. Paul (which administers programs in Iowa), emergency forage crops, such as rye, for example, can be established, grazed and harvested yet this year. These crops would not be insurable, but neither would they affect the insurability of crops next year.

If the crop would reemerge next year, it would continue to be uninsurable, but it could be grazed. The cover crop could not be harvested mechanically, however, and it would need to be destroyed either mechanically or with herbicide before any of it reached the heading or budding stage to allow the corn or soybeans following to be insurable.

Double cropping is not an approved practice in Iowa for crop insurance purposes. The reasoning is that the first harvested crop depletes much of the soil moisture, and the practice is not wide enough used to develop sound premium rates. Hence, the forage crop and the following grain crop could not both be harvested in the same year.

The only exception would be if the corn or soybean crop following the cover crop was insured with a group crop insurance policy such as GRIP or GRP. However, these policies require that all the producer’s acres of that crop in the same county be insured under the group plan, and guarantees and indemnities are based on county average yields rather than farm level yields.

For further questions check with your local crop insurance agent.