

## St. Paul Regional Office — St. Paul, MN

Revised April 2019

# Prevented Planting

## Iowa, Minnesota, and Wisconsin

### Prevented Planting

Prevented planting is the failure to plant an insured crop with the proper equipment by the final planting date or during the late planting period. You must be prevented from planting by an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics. Final planting dates and late planting periods vary by crop and by area. See your policy or contact your insurance agent for dates and more information about your insurance coverage.

The provisions for each crop specify whether prevented planting is available, unless otherwise shown in the Special Provisions. Crop insurance policies with prevented planting provisions provide you with valuable coverage when flooding prevents planting. Because farming is complex, eligibility for a prevented planting payment must be determined on a case-by-case basis. In general, an insured cause of loss must have occurred within the insurance period on eligible acreage. To be eligible, your acreage must meet all applicable policy provisions.

Prevented planting coverage is available for most crops and covers floods, hurricanes, or excess precipitation that occurs during the insurance period and prevents other producers from planting acreage with similar characteristics. Because conditions vary significantly between geographic areas, loss determinations are based on each producer's circumstances.

Prevented planting coverage is also available if you are unable to plant because of residual salt in the soil or in the irrigation water supply due to an insured cause of loss (such as hurricane or flood), as long as the event occurred during the prevented planting insurance period.

You must provide a timely notice of loss to your crop insurance agent. Your crop insurance provider must determine whether the cause of loss is insurable and

may ask you for additional documentation from agricultural experts to support your prevented planting claim.

Your prevented planting coverage will be a percentage specified in the actuarial documents of your guarantee for timely planted acreage. If you have additional coverage and pay an additional premium, you may increase your prevented planting coverage by the sales closing date (unless a cause of loss that could or would prevent planting is evident at the time your application for increased coverage is completed). For both yield and revenue protection, prevented planting payments are based on the projected price. For crops that do not have revenue protection, prevented planting payments are based on the price election. There is no prevented planting coverage available for Area Risk Protection Insurance.

### To Be Eligible for Prevented Planting

To be eligible for prevented planting, the acreage must be physically available for planting by meeting the following requirements:

- Be free of trees, rocky outcroppings, or other factors that prevent proper and timely preparation of the seedbed for planting and harvest of the crop in the crop year;
- Not be enrolled in the Conservation Reserve Program (CRP);
- Not be planted to a perennial crop (i.e., trees or vines either planted on the acreage, or not removed from the acreage in a proper or timely manner, thus preventing the timely planting of a crop for the crop year); and
- Not have pasture, rangeland or forage in place.

In addition to the above requirements, acreage in Iowa and Minnesota must have been planted to a crop in at least one of the four most recent crop years preceding the current crop year, and was:

- Planted using recognized good farming practices;
- Insured under the authority of the Federal Crop

Insurance Act (Act); and

- Harvested, or, if not harvested, was adjusted for claim purposes under the authority of the Act due to an insured cause of loss (other than a cause of loss related to flood or excess moisture).

In Iowa and Minnesota, if the acreage does not meet these additional requirements, it will be considered physically unavailable for planting until the acreage has met the requirements for two consecutive crop years.

### Intended Acreage Report

You must complete and submit an intended acreage report to your crop insurance agent to establish the potential maximum number of eligible prevented planting acres if, in the four most recent crop years:

- You did not plant any crop in the county for which prevented planting insurance was available; or
- You have not received a prevented planting insurance guarantee.

### Notice of Prevented Planting

If you are prevented from planting your acreage, you are required to notify your crop insurance agent within 72 hours after:

- The final planting date, if you do not intend to plant the insured crop during the late planting period or if a late planting period is not applicable; or
- You determine you will not be able to plant the insured crop within any applicable late planting period.

### Existing Policies

If you had an insurance policy the prior year (carryover policyholder), you are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the previous crop year, as long as insurance was in force continuously since that date, and all other prevented planting requirements are met.

### New Policies

If you are buying a policy for the first time, you are eligible for prevented planting payments if the insured cause of loss occurred on or after the sales closing date for the current crop year and all other requirements for prevented planting have been met.

For example, the corn sales closing date for the current crop year is March 15. An insured cause of loss occurs on or after March 15. A new policyholder or a carryover policyholder could be eligible for a prevented planting payment for the current crop year. However, if a cause of loss that prevents planting in the current year occurred between March 15 of the previous crop year and March 14 of the current crop year, only the carryover policyholder would be

eligible for a prevented planting payment.

### What choices do I have if I am prevented from planting by the final planting date?

You may:

- Plant the insured crop during the late planting period, if applicable. The late planting period is generally 25 days after the final planting date, but varies by crop and area, as specified in the policy. For most crops, the timely planted production guarantee for is reduced 1 percent per day for each day planting is delayed after the final planting date.
- Plant the insured crop after the late planting period (or after the final planting date if a late planting period is not applicable). Your insurance guarantee will be the same as the insurance guarantee provided for prevented planting coverage.
- Leave the acreage idle (black dirt) and receive a full prevented planting payment. Conservation improvements are allowed.
- Plant a cover crop and receive a full prevented planting payment (but do not hay or graze the cover crop before November 1 and do not harvest the cover crop at any time).
- Plant a cover crop after the late planting period and hay or graze it before November 1 and receive 35 percent of the prevented planting payment for your first crop.
- Plant a cover crop after the late planting period and harvest it any time (other than hay or graze), and receive 35 percent of the prevented planting payment for your first crop, provided the cover crop is not the prevented crop.
- Plant another crop (second crop) after the late planting period, or after the final planting date if no late planting period is applicable, and receive 35 percent of the prevented planting payment.

### Recordkeeping

Good documentation is key to receiving prevented planting payments. Work with your crop insurance agent to determine what documentation is needed.

### Payment Reductions May Not Apply

If you meet the double cropping requirements specified in the policy, the 65-percent payment reduction does not apply to a prevented planting payment for the first insured crop when a second crop is planted after the final planting date or, after the end of the late planting period for the first insured crop.

The double cropping requirements specified in the policy are:

- The practice of planting two or more crops for harvest in the same crop year on the same acreage is generally recognized by agricultural experts (including organic agricultural experts) for the area;

- The second or additional crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area;
- Additional insurance coverage is offered under the authority of the Federal Crop Insurance Act and is available in the county on the two or more crops that are double cropped; and
- You provide records showing the number of acres double-cropped in 2 of the last 4 crop years the first insured crop was planted or show the applicable acre-age was double-cropped in at least 2 of the last 4 crop years in which the first insured crop was grown on it.

### **For More Information**

For more information, please see RMA's prevented planting website at: [www.rma.usda.gov/topics/prevented-planting](http://www.rma.usda.gov/topics/prevented-planting) or talk to your crop insurance agent.

### **Where to Buy Crop Insurance**

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### **Contact Us**

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