Important Spring Planting Information

**Final Planting Dates** Each crop you plant has a Final Plant Date for insurance purposes. The Final Plant Date is the last day on which you may plant and still receive your full guarantee for a loss. The dates are county and crop specific.

**Late Plant Period** If you plant after the Final Plant Date, you fall into the Late Plant Period. This period allows you to plant the insured crop after the final plant date with a reduction in the guarantee. Late Plant Periods are generally 25 days, but are crop specific. Contact your insurance representative for further information.

**Prevented Planting** When the final planting date for the crop occurs and you are unable to plant acreage due to an insured cause of loss that is general in the area, you may report those acres as prevented plant. You must notify FCSM within 72 hours of determining you are not going to plant. The company will determine eligibility for payment. Please check with your insurance agent before planting on prevent plant acres. There are specific rules regarding indemnity payment for prevent plant.

**Replant** To be eligible for a replant payment, you must notify your agent PRIOR to replanting. It will be considered practical to replant through:
- the Final Plant Date
- the end of the Late Plant period if the late Planting Period is less than 20 days
- the 10th day after the Final Planting Date, if the crop has a Late Planting Period of 10 days or more

**Good Farming Practices** The production methods utilized to produce the insured crop and allow it to make normal progress towards maturity and produce at least the yield used to determine the production guarantee or amount of insurance. The insurance company may determine whether or not production methods are considered to be good farming practices.

**Acreage Reporting Deadline**
- July 15, 2018 is the acreage reporting deadline for spring crops
- The insured is responsible for the accuracy of the information provided for acreage reporting.
- All acreage must be reported by farm/tract/field and must match the acreage certified at your county FSA office. Please provide your insurance representative with a copy of your FSA maps and 578’s.
- Revisions to the acreage report after the reporting deadline can only be made with the consent of the insurance company (AIP).

**Enterprise Unit (EU) Qualifications**
- All insured acreage of the same insured crop in the county in which the insured has a share
- To qualify for the EU discount you must have
  - 2 or more sections with PLANTED acreage
  - Lesser of 20 acres or 20% of the total acres of the unit located in a second section or combination of sections

**Rotation Requirements**
- Buckwheat, dry beans, dry peas, mustard, canola, potatoes, safflower, and sunflowers all have rotation requirements.
- Proof of variety is required when planting canola in a two-year rotation with a blackleg resistant variety (MR-R).
- Refer to your March 2018 FCS crop insurance newsletter or contact your insurance representative for more information on these requirements.

**New Breaking** Applies to acres that have not been planted and harvested or insured in at least one of the three previous crop years (including alfalfa and CRP). New breaking greater than 5% of the planted acres in the unit requires a Written Agreement for insurability by March 15th (with some exceptions).

**Native Sod** Producers’ benefits will be reduced during the first four crop years of planting on land that is converted from Native Sod to the production of a crop. Written Agreements are needed for insurability on Native Sod the initial year.

Once a producer converts 5 acres or more in a county, cumulatively across crop types and crop years (beginning in 2017), the following penalties will apply:
- 50-point reduction of premium subsidy
- Guarantee is reduced to 65% of the County T-Yield for 4 years
- Elimination of Yield Substitutions in the insurance guarantee
- Claims
- Notice must be given within 72 hours of initial discovery of the damage (but no later than 15 days after the end of the insurance period)
- Claims must be reported within 60 days of the harvest date of the crop
- Do not harvest/destroy damaged fields without prior approval from an adjuster

**Appraisals and Bin Measurements** Appraisals are needed on ANY insured crop when you are putting that crop to any use other than how you have it insured. Example:
- Corn insured as silage, but combined for grain
- Corn insured as grain, but chopped for silage
- Crop insured as grain, but cutting for hay

If you are adding any new production to prior years’ production, the prior production must be measured by an adjuster. Failure to do so may result in a reduced indemnity at loss time.

** Destruction of Insured Acres** Do not destroy, hay, or graze any insured acres prior to receiving permission from an adjuster. An appraisal(s) will be used for production reporting in the fall. A “zero” will be used for production if an appraisal is not made prior to destroying the crop(s). This applies to all insured acres (including forage production), even if there is no loss.

**Recordkeeping**
- Record retention is 3 years
- At harvest, must keep production records separate by unit [section].
  - Hard Copy Records – Are used to prove the final disposition of the total crop. These include settlement sheets, signed appraisals, signed FSA measurements (LDP records), precision farming records, or feed records
  - Soft Copy Records – Are used to separate production by unit. Incomplete soft records may result in commingled production and the loss of optional units. These include combine monitor records, scale tickets, or load records.

For additional information, see your FCS agent.