

Annual Forage Insurance provides coverage on forage or grazing crops, and is designed to protect against the lack of precipitation.

Coverage and losses are based on the precipitation experience of area-based grids. Data for historical rainfall and interval totals is collected and released by NOAA. The actual rainfall on individual farms or ranches is not taken into consideration for final results.

Annual Forage policies have four possible growing seasons, and each growing season is split into three, two-month intervals. Each interval can trigger a loss, depending on actual rainfall during those two months.

ANNUAL FORAGE
SIGN-UP JULY 15TH

Annual Forage Insurance



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ANNUAL FORAGE QUESTIONS & ANSWERS

1

Q: When can I sign up?

A: The annual sign-up deadline is July 15th.

2

Q: What crops can I insure with this product?

A: The policy is designed to cover annually planted forage crops, such as wheat, triticale, barley, oats, rye, haygrazer, and more.

3

Q: Can I grow crops in multiple growing seasons each year on the same acres?

A: Yes, you can, but you cannot plant in back-to-back growing seasons on the same acres. Always ask your agent about insurability rules.

4

Q: If I don't intend to hay my crop, is this product still for me?

A: Haying is just one of the many intended uses you can elect with Annual Forage. Others include grazing, silage, green chop, grain/graze.

5

Q: What are the four growing seasons?

A: Growing seasons are determined by the plant date of the crop. Growing Season 1: July 16 - October 15, Growing Season 2: October 16 - January 15, Growing Season 3: January 16 - April 15, Growing Season 4: April 16 - July 15

6

Q: How is the crop value established?

A: County Base Values are established by RMA and are subject to change each year based on cash lease rates and hay prices.

HOW DOES ANNUAL FORAGE PAY?

Farmer Joe planted 100 acres to insure in growing season 1. His acres get divided into three intervals (6 months covered).

Sep-Oct - 33% of the 100 acres - 33 acres

Nov-Dec - 34% of the 100 acres - 34 acres

Jan-Feb - 33% of the 100 acres - 33 acres

Total acres insured = 100 acres.

Total coverage = \$261 per acre (\$26,100 max coverage)

A claim would pay as follows:

If Sept/Oct rainfall was 20% of normal, he'd be paid \$200/ac* times the acres for the interval.

\$200 x 33 Acres =

Total Payout of \$6,600

Farmer Joe would still have coverage for Nov/Dec (34 ac) & Jan/Feb (33 ac).

***Payment rates are on a scale that varies depending on actual percent of normal rainfall received**