

## CROP INSURANCE REQUIREMENTS

by Steve N. Simon

2008 No-till Cover Crop Workshop  
Huron, SD

## DEFINITION - COVER CROP

- A crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement.
- A crop or other plant grown as part of sustainable farming methods but **NOT HARVESTED FOR PRODUCTION.**

## PLANTING DATES

- When can I plant?
  - Prevent plant
    - After final plant date of crop
    - Insurance is released
  - Failed Acres
    - Released by insurance company
    - Considered second crop
  - Harvested Acres

## TAKE CAUTION!!!

- Verify - insured's original intent
  - Why did insured plant?
    - Silage
    - Feed
    - Grazing
    - Cover crop



## CONSEQUENCE

- Hay, graze, or receive any economic benefit from cover crop
- On or After November 1<sup>st</sup> entitles you to 100% prevent plant payment
- After late planting period but before November 1<sup>st</sup> only receive 35% indemnity payment
  - and receive only 60% of APH for yield history

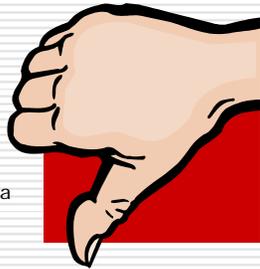


## ACCEPTABLE COVER CROPS

- Example of Acceptable Cover Crops
  - Annual
  - Biennial
  - Perennial grasses
  - Sorghum grass crosses
  - Sudan
  - Small grain
    - Barley, oats, rice, wheat etc.
    - Must NOT be harvested for grain or seed

## NON-ACCEPTABLE COVER CROPS

- Peanuts
- Soybeans
- Corn
- Alfalfa
  - may be planted after July 1<sup>st</sup> as a fall seeded crop



## UNDERSTAND COVER CROPS

- Understand intent for Planting
- Know acceptable crops
- Consequence for harvesting

Do you get it!!!!



## ANY QUESTIONS!!

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