

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

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# Cover Crops

## Iowa, Minnesota, and Wisconsin

### What is a cover crop?

A cover crop is 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.

### Cover Crop Special Provisions

Insurance coverage begins on a crop following a cover crop when:

- The cover crop meets the definition provided in the Basic Provisions;
- Planted within the last 12 months; and
- Managed and terminated according to the Natural Resources Conservation Service (NRCS) guidelines.

If the growing conditions warrant a deviation from the guidelines, producers should contact either Extension or local NRCS for management guidance. For information on cover crop management and termination guidelines, refer to the Cover Crop Termination Guidelines published at:

[www.nrcs.usda.gov/wps/portal/nrcs/main/national/landuse/crops/](http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/landuse/crops/).

### Can I insure a spring crop following a cover crop?

Yes, a spring crop following a cover crop can be insured; however, the cover crop must be terminated per the NRCS's Cover Crop Termination Guidelines and Cover Crop Termination Zones Map.

### Can grazing be used as a form of terminating the crop?

Yes, cover crops may be grazed or harvested as hay or silage, unless prohibited by Risk Management Agency (RMA) crop insurance policy provisions. Cover crops cannot be otherwise harvested, such as for grain or seed, etc.

### Can I harvest a cover crop before the insured crop is planted?

Yes, the cover crop can be grazed or harvested as hay or silage; however, if it is harvested as grain or seed in the same year, the conservation cover crop will be considered a "crop" and double crop rules will apply.

### What are my options for planting and harvesting a cover crop on acres prevented from being planted to an insured crop?

- Plant a cover crop and receive a full prevented planting payment (but do not harvest or graze this cover crop before November 1 or otherwise harvest at any time).
- Plant a cover crop after the late planting period or after the final planting date, if no late planting period is available. You may also harvest or graze the cover crop at any time, and receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.

### Will over-seeding or interseeding a conservation cover crop into an insured grain crop affect insurability?

No, as long as the cover crop is seeded at a time that will not impact the yield or harvest of the insured crop. If there was any damage caused by over-seeding the cover crop, uninsured cause of loss appraisals would be applied to the insured crop.

### Will interplanting a conservation cover crop into an insured grain crop affect insurability?

No, unless prohibited by your crop insurance policy or crop provision. If the cover crop and a cash crop are planted in a way that permits separate agronomic maintenance or management, then the cash crop may be insurable. However, the cash crop is not insurable if the cover crop that is interplanted into a cash crop interferes with the agronomic management and the

harvest of the cash crop.

## Definitions

**Overseeding and Interseeding** - With respect to cover crops, overseeding and interseeding is planting one or more cover crop species into an existing or established crop.

According to NRCS Termination Guidelines, common uses that involve over-seeding or interseeding include over-seeding a grass and/or legume cover crop into an existing stand of small grain at an appropriate time for the cover and germination, or seeding a cover crop into an existing crop (e.g., corn or soybeans) at a time that will not impact the yield or harvest of the insured crop.

**Interplanting** - Multiple crop species grown together, with no distinct row pattern and does not permit separate agronomic maintenance or management.

If a cover crop and cash crop are planted in a way that does not permit separate agronomic maintenance or management, then the cash crop will not be insured. This would also apply to cover crops if interplanted into the main crop and the cover crop interfered with the agronomic management and harvest of the main crop.

**Double Cropping** - Harvesting at least two crops from the same land in the same year. This does not include cover crops.

**Prevented Planting** - Failure to plant the insured crop by the final planting date, or within any applicable late planting period, due to an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics.

## More Information

You can find more information about cover crops and commercial crop insurability in your county special provisions at <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>. Once you reach the site, click on the drop down menus to choose the year, your crop, your state, and your county. All relevant information for your crop, including information on cover crops, is available. For answers to more frequently asked questions, go to [www.rma.usda.gov/help/faq/covercrops2016.html](http://www.rma.usda.gov/help/faq/covercrops2016.html).

## 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](http://www.rma.usda.gov/tools/agent).

## Contact Us

USDA/RMA  
St. Paul Regional Office  
30 7th Street East, Suite 1890  
St. Paul, MN 55101  
**Phone:** (651) 290-3304  
**Fax:** (651) 290-4139  
**E-mail:** [rsomn@rma.usda.gov](mailto:rsomn@rma.usda.gov)

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