

PREVENTED PLANTING

QUESTIONS & ANSWERS



Prevented planting (PP) is a failure to plant the insured crop with the proper equipment by the final planting date designated in the insurance policy's Special Provisions or during the late planting period, if applicable. Prevented planting must be due to an insurable cause of loss general to the area that also prevents others in the area from planting. Final planting dates and late planting periods vary by crop and by area. Producers should refer to the policy provisions or contact their ProAg® crop insurance agent for more information.

WHEN DOES YOUR COVERAGE ATTACH?

Producers who had an insurance policy the prior year are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the previous crop year, provided insurance was in force continuously since that date, and all other prevented planting requirements are met. New policyholders are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the current crop year, and all other prevented planting requirements are met. Premium for any prevented acreage is the same as planted acreage.

What Are The Basic Requirements To Qualify For An Indemnity?

- › Sufficient crop acreage and ability to show planting would have occurred in a normal year.
- › Twenty acres or twenty percent of the unit is prevented from planting.
- › Any PP acreage within a field that contains planted acreage will be considered to be acreage of the same crop, type and practice that is planted in the field unless:
 - » The acreage that was prevented from being planted constitutes at least 20 acres or 20 percent of the total insurable acreage in the field and you produced both crops, crop types, or followed both practices in the same field in the same crop year within any one of the four most recent crop years.
- › Acreage must be timely and accurately reported on your acreage report by the acreage reporting deadline.
- › A PP Notice of Loss must also be reported within 72 hours following the end of the late planting period or the final plant date if no LPP is applicable.
- › Must meet rotational requirements (if applicable).
- › The Special Provisions of Insurance will be checked for eligibility in the Prairie Pothole Region.



3 WHAT CROPS AND COVERAGE LEVELS ARE AVAILABLE UNDER PREVENTED PLANTING?

Prevented Planting coverage is available for most crops. PP coverage level percentages (from 35% to 65% depending upon crop policy and available buy-up options) can now be found in the actuarial documents and are subject to change periodically. Please refer to the specific policy provisions, actuarial documents or contact your trusted ProAg crop insurance agent for more information.



4 What Documentation Is Needed?

Good documentation is key to receiving prevented planting payments. Each situation differs, therefore, producers should work with their ProAg agent and adjuster to determine the documentation needed for their specific prevented planting claim.

5 What Choices Do You Have If You Are Prevented From Planting By The Final Plant Date?

You may:

- › Plant the insured crop after the final plant date. See the applicable Crop Provisions for the amount of the reduction in guarantee.
- › Leave the acreage idle (black dirt) and receive a full prevented planting payment.
- › Plant a cover crop and receive a full prevented planting payment (but do not hay or graze this cover crop before November 1 or otherwise harvest it at any time), or
- › Plant another crop (second crop) after the late planting period or after the final planting date if no late planting period is applicable, or hay or graze a cover crop after the end of the late planting period or after the final planting date if no late planting period is applicable but before November 1, or otherwise harvest it at any time, and receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.
- › Planting of a second crop will require that the second crop be insured, and you do not have the option to recover the 65% if no loss occurs on the second crop.
- › If you do plant a second crop or hay or graze a cover crop your actual production history for the claimed prevented crop will have a 60% assessment of the average yield on this acreage.

6 HOW IS A PREVENTED PLANTING INDEMNITY CALCULATED?

- › If it has been determined that eligibility exists on the crop claimed for prevented planting we will take your unit guarantee and multiply it by your PP coverage level, multiply that by the projected price (only) and multiply by the acres and share of the crop.
- › If it has been determined that eligibility does not exist on the crop claimed for prevented planting we will use remaining eligibility from other crops insured on the policy and either pay the indemnity by that crop if the payment does not exceed what the requested crop payment is, or we will use eligibility from that crop and pay as the requested crop.
- › All payments are made off of the Projected Price. Prevented Planting Enterprise Units (EU) and Multi-County Enterprise Unit (MCEU).
 - › Enterprise Unit eligibility is based partly on planted acreage. As a result of unplanted acreage, a policyholder may no longer qualify for enterprise unit structure. Please contact your ProAg agent with further questions about EU guidelines.

7 HOW DO YOU REPORT A PREVENTED PLANTING LOSS?

A report of claim cannot be submitted any earlier than the day following the final plant date, but within 72 hours after the final planting date or the time the producer determines it will not be possible to plant during any applicable late planting period. Consult the specific RMA Actuarial document for a complete listing final plant dates, as well as applicable late planting periods. In addition to the NOL requirements for reporting PP claims, the actual PP acres must be reported on the annual acreage report. Failure to report all PP acres timely on the annual acreage report will result in denial of your claim.



ProAg.com | @ProAgIns
(800) 366-2767



GROW WITH CONFIDENCE