



PREVENTED PLANTING

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 (LPP), 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.**



QUESTIONS AND ANSWERS

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 the ability to show planting would have occurred in a normal year.
- » 20 acres or 20% 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% 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.
 - » The acreage that was prevented from being planted constitutes at least **20 acres or 20% of the total insurable acreage in the field**. You must also provide proof that you intended to plant another crop, crop type or follow both practices on the acreage (including but not limited to inputs purchased, applied or available to apply, or that the acreage was part of a crop rotation).
- » 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).
- » Must be physically available for planting.
- » Acreage must have been planted, insured, and harvested or if not harvested, adjusted for claim purposes due to an insured cause of loss other than a cause of loss related to flood, excess moisture, drought, or other cause of loss specified in the Special Provisions in at least one of the four most recent crop years. Once acreage does not satisfy the criteria, the acreage is considered physically unavailable for planting until the acreage has met the criteria for two consecutive crop years. Reference actuarial documents for exceptions.

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.**

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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.** If you have not planted any crop in the county for which preventing planting insurance was available, in all of the four most recent crop years or the previous crop year was the first year you produced or were prevented from planting a crop, filing an intended acreage report documents your planting intentions.

What choices do you have if you are prevented from planting by the final plant date?

- » Plant the insured crop after the final plant date or applicable late plant period. See the applicable Crop Provisions for the amount of the reduction in the guarantee.
- » Leave the acreage idle (black dirt) and receive a full prevented planting payment.
- » Plant a cover crop. **See Exhibit 5 in the Prevented Planting Handbook** to determine eligibility and the amount of PP payment.
- » Plant another crop (second crop) after the late planting period or after the final planting date if no late planting period is applicable, harvest a cover crop for grain or seed and receive a prevented planting payment equal to 35% of the prevented planting guarantee.
- » Planting of a second crop will require that the second crop be insured if insurable, and you do not have the option to recover the 65% if no loss occurs on the second crop unless double-cropping eligibility requirements are met.
- » If you do plant a second crop or harvest a cover crop for grain or seed, your actual production history for the claimed prevented crop will have a 60% assessment of the average yield on this acreage.

How is a prevented planting indemnity calculated?

- » If it has been determined that eligibility exists on the crop claimed for prevented planting, 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 the 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 based on 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.

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 of final plant dates, as well as applicable late planting periods. In addition to the notice of loss 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 the denial of your claim.

ProAg is on a singular mission to meet the risk-management needs of the American farmer and rancher. As a strong and progressive company, we provide support and guidance to the agents who serve those producers, helping them expand and strengthen their businesses. Because many of us are farmers and ranchers ourselves, we have a firsthand understanding of production agriculture and the risks inherent in the profession. No organization is more knowledgeable about agricultural risk management than ProAg.

As one of the first companies in the crop insurance industry, ProAg is built on a strong foundation of experience and backed by the support and resources of a leading global parent company, Tokio Marine HCC. Contact us to learn more.



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