

# Prevented Planting Insurance Provisions Drought

## Drought and Prevented Planting

Prevented planting is the failure to plant an insured crop with the proper equipment by the final planting date or during the late planting period. You must be prevented from planting by an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics. Final planting dates and late planting periods do vary by crop and by area. See your policy or contact your insurance agent for dates and more information about your insurance coverage.

The provisions for each crop specify whether prevented planting is available, unless otherwise shown in the Special Provisions. Crop insurance policies with prevented planting provisions provide you with valuable coverage when drought prevents planting on non-irrigated acreage, or causes an inadequate irrigation water supply for irrigated acreage. Because farming is complex, eligibility for a prevented planting payment must be determined on a case-by-case basis. In general, an insured cause of loss must have occurred within the insurance period on eligible acreage.

Prevented planting coverage is available for most crops and covers lack of precipitation and drought that occur during the insurance period and that prevent other producers from planting acreage with similar characteristics. Because conditions vary significantly between geographic areas, loss determinations are based on each producer's circumstances. You must contact your crop insurance agent to report a prevented planting loss.

You must report and document the cause of loss. Your crop insurance provider must determine whether the cause of loss is insurable and may ask you for additional documentation from agricultural experts to

support your prevented planting claim. The prevented planting guarantee for most crops is 60 percent of the production guarantee for timely planted acreage (65 or 70 percent if available and chosen by the sales closing date unless a cause of loss that could or would prevent planting is evident when your application for increased coverage is completed).

For both yield and revenue protection, prevented planting payments are based on the projected price. There is no prevented planting coverage available for Area Risk Protection Insurance or for policies insured at the Catastrophic Risk Protection coverage level.

## Notice of Prevented Planting

If you are prevented from planting your acreage, you are required to provide a notice that you were prevented from planting an insured crop within 72 hours after:

- The final planting date, if you do not intend to plant the insured crop during the late planting period or if a late planting period is not available; or
- You determine you will not be able to plant the insured crop within an available late planting period.

## Existing Policies

If you had a policy the year before (carryover policyholder), you 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 Policies

If you are buying a policy for the first time, you 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 requirements for prevented planting have been met.

For example, the corn sales closing date for the crop year is March 15. An insured cause of loss occurs on or after March 15. For the current crop year, both types of policies (yield and revenue protection) cover prevented planting for the current crop year. However, if a cause of loss that prevents planting in the current crop year occurred between March 15 of the previous crop year and March 14 of the current crop year, only an existing policy would cover prevented planting.

## Prevented Planting for Non-Irrigated Acreage

To be eligible for prevented planting on non-irrigated acreage due to drought, the area that is prevented from being planted must, on the final planting date (or within the late planting period if you choose to try to plant during this period), have insufficient soil moisture for seed germination.

## Prevented Planting for Irrigated Acreage

Prevented planting payments may be made on irrigated acreage when (on the final planting date or within the late planting period if you choose to try to plant during this period) there is no reasonable expectation of having adequate water available to carry out an irrigated practice due to an insured cause of loss that occurred during the prevented planting insurance period.

## Prevented Planting Choices

You should base your decision whether or not to plant on agronomically sound and well-documented drought management practices. You may choose to:

- Plant fewer irrigated acres, based on the amount of adequate irrigation water available;
- Plant and report the acreage without adequate water as non-irrigated, if a non-irrigated practice is available for the crop in your county;

- Not plant the acreage if adequate water is not available and claim a prevented planting payment; or
- Plant and report the acreage as uninsurable if a non-irrigated practice is not available for the crop in the county.

## Keep Good Records

For irrigated acreage, good documentation is key to receiving prevented planting payments. Because prevented planting claims can depend on the amount of adequate irrigation water expected for the crop year, if you have irrigated acreage you should keep all documentation regarding how much water you will receive for the crop year and any justifications provided for reductions in the allocation. You should work with your insurance company to determine what documentation is needed for your specific prevented planting claim. Documentation may also be available from local water authorities including:

- The U.S. Bureau of Reclamation;
- The U.S. Army Corps of Engineers;
- State Departments of Water Resources;
- USDA's Natural Resources Conservation Service;
- County Extension Services; and
- Other sources responsible for collection of water data or regulation of water resources (water allocations) that indicate what expected water allocations will be if average snow-pack/precipitation occurs during the prevented planting insurance period.

To be eligible for prevented planting on non-irrigated acreage, you must be able to verify a prolonged period of drought. Sources that record and study weather conditions include the National Weather Service's local weather reporting stations.

## Payment Reductions May Not Apply

If you meet the double-cropping requirements specified in the policy, the 65-percent payment reduction does not apply to a prevented planting payment for the first insured crop when a second crop is planted. The double-cropping requirements specified in the policy are:

- The practice of planting two or more crops for harvest in the same crop year on the same acreage is generally recognized by agricultural experts (including organic agricultural experts) for the area;
- The second or additional crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area;

- Additional insurance coverage is offered under the authority of the Federal Crop Insurance Act and is available in the county on the two or more crops that are double cropped; and
- You provide records showing the number of acres double-cropped in 2 of the last 4 crop years the first insured crop was planted.

## Frequently Asked Questions

**Am I eligible for a prevented planting payment if a water provider stops providing water to producers after insured crops have been planted to provide water for Federal or state environmental legislation?**

Decreased water allocation because of the diversion of water for environmental or other reasons is not an insurable cause of loss unless the diversion is made necessary due to an insured cause of loss. If water is diverted due to an insured cause of loss (such as drought) and occurs during the prevented planting insurance period, you may be eligible for insurance payments on the insured acreage. If a portion of the diversion is due to an insured cause of loss and a portion is due to uninsured causes, only the portion attributable to insured causes is paid.

**If continued drought is predicted, should I plant all or none of my insured crop?**

Policies do not require you to plant or not plant your crops. Those decisions are solely up to you and depend upon your unique circumstances.

**Am I covered for prevented planting in multi-year drought conditions?**

Prevented planting covers drought, including multi-year droughts. However, coverage is limited to losses caused by the effects of drought in the current crop year. Multi-year droughts could reduce the amount of acreage qualifying for prevented planting if the amount of irrigation water available in a previous crop year could

not be replaced, based on normal weather in the insurance period. Only the acres that could have been irrigated under normal weather conditions during the insurance period are eligible for prevented planting in the current crop year. For carryover policyholders, the insurance period for prevented planting begins on the sales closing date for the previous crop year as long as insurance has been in force continuously since that date. For new policyholders, the insurance period for prevented planting begins on the sales closing date for the current crop year.


## For More Information


For more information, please see RMA's prevented planting website at: [www.rma.usda.gov/news/currentissues/prevented/](http://www.rma.usda.gov/news/currentissues/prevented/) or talk to your crop insurance agent.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, is available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: Agent Locator ([/Information-Tools/Agent-Locator-Page](#))

### National Office

 1400 Independence Ave. SW  
USDA/RMA/Stop 0801, Room 6092-South  
Washington, DC 20250

 Email: [FPAC.BC.Press@usda.gov](mailto:FPAC.BC.Press@usda.gov)  
(mailto:FPAC.BC.Press@usda.gov?  
subject=Email%20from%20RMA%20Web)

*This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent*

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