

2019 MP- Replant, 1st Crop-2nd Crop, Prevent Plant Guidelines

This document is to be used as a guideline only. It is not intended to supersede any RMA issued policy or procedure. In all cases, RMA policy and procedure take precedence over this document.

REPLANTING TO THE SAME CROP:

A notice of loss MUST be submitted BEFORE the insured actually replants or destroys any portion of the insured crop. A company representative is required to contact the insured and either inspect the field or give authorization to self-certify BEFORE the insured actually replants. While insurance will still attach, there will be no replant payment for acres planted BEFORE the earliest plant dates listed in the Special Provisions.

The replanted acres must be a minimum of 20 acres or 20 % of the unit, whichever is less, to receive a payment. The policy provides that the insured must replant back to the same crop for 10 days after the final plant date. In most areas, corn will need to be replanted back to corn through June 15, and soybeans will need to be replanted back to soybeans through June 30. We may allow replants back to the same crop past these dates on a case-by-case basis. The FINAL PLANT DATES vary by crop and by county. Please refer to Actuarial info- State County Data for actual earliest and final plant dates for your county and crop.

***For the Crop Hail Replant Endorsement, coverage attaches for replant indemnity to crops planted 12 days prior to the earliest plant date. This does NOT apply to MP replant coverage.

***A separate notice of loss must be submitted for each type of coverage (MP and the CH)

2019 MPCI per acre replant payments (100% share):

CORN:	YP & RP	\$ 4.00 * 8 bu. = \$ 32.00
SOYBEANS:	YP & RP	\$ 9.54 * 3 bu. = \$ 28.62

- Replant payments will be made at the maximum allowable per acre times the insured's interest in the crop. The insured will receive payment in the form of a check, unless they specifically request indemnity be applied to premium. There is no MPCI replant coverage for CAT, ARP or AYP policies.

GOING TO ANOTHER CROP (1st Crop- 2nd Crop)

Ten days past the end of the Final Plant Date for the first insured crop, the insured may elect to destroy the first crop and plant a different crop. The company must be notified so that they can inspect and appraise the first planted crop, and release that acreage for another use. At this point, the insured has 3 options:

- Leave the first crop acreage fallow or with a cover crop and receive 100% indemnity due
- Plant a second crop but don't insure it and receive 100% indemnity due on the first crop
- Plant a second crop and insure it and receive 35% indemnity
 - Receive additional 65% loss payment less 65% additional premium on first crop if second crop does not have a loss.

In order to receive any indemnity at this time, the entire unit must be appraised and destroyed. If only a partial unit is destroyed, we must wait until harvest is complete in order to finalize the entire unit.

Prior to the first crop acreage being released, the insured must sign a form certifying his intentions whether to plant a second crop and whether or not to insure it.

PREVENTED PLANTING GUIDELINES

Prevent Planting is:

Failure to plant the insured crop by the final planting date designated in the Special Provisions for the insured crop in the county, 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. Failure to plant because of uninsured causes such as lack of proper equipment or labor to plant acreage, or use of a particular production method, is not considered prevented planting.

- The FINAL PLANT DATES vary by crop and by county. Please refer to Actuarial info- State County Data for actual final plant dates for your county and crop. The insured may still plant after these dates with a reduction in guarantee of 1% per day during the late plant period. If the insured plants AFTER the end of the late plant period, he will have the option of insuring the crop or not. If insured, the insured will receive the PP guarantee –Corn 55% (or 60% if buy-up was purchased). Soybeans 60% (65% if buy-up was purchased.)

If during this “late plant period” the insured decides that he will no longer try to plant this crop due to weather conditions, he may declare Preventing Planting by turning in a notice of loss within 3 days of his decision, but no later than 3 days after the end of the late plant period.

An adjuster will make a field inspection to determine if the acreage qualifies for a Prevent Plant payment. Factors to determine this will include:

- The acres must be at least 20 acres or 20% of the unit- whichever is less
 - for example - insured has a 65 acre optional unit- he must have at least 13 acres of PP in that unit to qualify- does not have to be contiguous. (NOTE- the 20% applies to the total of planted & prevented acres in that unit.)

- PP acres must be reported on the acreage report – the acres can be revised up through the acreage reporting date- but the crop originally reported cannot be changed
- Acreage must have been planted & harvested or insured (including insured PP acreage) in at least one of the three previous crop years.
- Available for timely and proper preparation and planting – free of trees, rocky outcroppings, etc.
- Must be due to an insured cause of loss by the final plant date
- No PP coverage for ARP or AYP policies

The adjuster is required to measure the field or fields to determine the number of acres not planted.

The maximum number of eligible acres is the highest number of acres certified for APH purposes or insured acres reported, in any of the four most recent crop years. If the number of declared prevent plant acres exceeds the historical maximum, we will roll those acres to a crop that does have some eligibility. The payment on those acres will be the lower value of the original crop or the acres the crop was rolled.

The prevent plant payment is equal to Corn 55%, Soybeans 60% of the per acre production guarantee unless the insured purchased the additional 5% coverage before sales closing date.

The premium is the same as for timely planted acreage. The payment will be based on the Projected (Spring) price only.

The insured will have 2 options with Prevented Planting:

- **May leave ground idle or plant cover crop**
 - Will receive 100% PP indemnity
 - No impact on APH: entered as 0 acres
- **May plant a 2nd crop after the end of the late plant period (for PP corn, may plant soybeans after June 25) refer to SPOI's for planting dates on other 2nd crops**
 - Will receive 35% PP payment, and must insure 2nd crop

- Will never receive more PP payment, whether 2nd crop loss or not
- APH impact: yield will be entered as 60% of the 2019 approved APH

If the insured plants an acceptable cover crop prior to or during the Late Plant Period of the crop that was declared as PP, and the cover crop is:

- Hayed or grazed prior to Nov 1- the acreage is ineligible for a PP payment
- Hayed or grazed after Nov 1- PP payment will not be reduced
- Harvested at any time- acreage is ineligible for a PP payment

If an insured plants an acceptable cover crop after the Late Plant Period of the crop that was declared as PP, and the cover crop is:

- Hayed or grazed prior to Nov 1- PP payment will be reduced by 65%
- Hayed or grazed after Nov 1- PP payment will not be reduced
- Harvested at any time- PP payment will be reduced by 65%

If an insured claims PP on a crop within a field that has a crop already planted, they must claim PP on the same crop- or they will be required to prove that in a previous crop year they have planted both crops in the same field.





Double Crop Beans:

- In order to qualify, double crop must be present in two of the last four years to be eligible. The history limitation will be the second highest number planted in the past four years.

Important Dates*

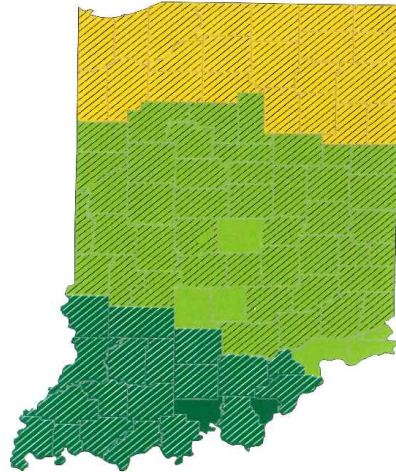
East Region – IL, IN, KY, MI, NJ, NY, OH, PA

INDIANA – CORN

Earliest Planting Date	Final Planting Date	Color
4/1	6/5	
4/5	6/5	
4/10	6/5	
	6/25**	

**6/25 Final Plant Date only applies to those counties that offer AYP, ARP, & ARP-HPE for corn.

Sales Closing	3/15
Acreage Reporting	7/15
Production Reporting	4/29
Billing Date	8/15
Plan	YP, RP, RP-HPE, AYP, ARP, ARP-HP







* For general information only and is subject to change. Accuracy is not warranted. Please call your Diversified Crop Insurance Services' Agent to confirm dates. Production reporting for area plans of insurance is due prior to Sales Closing Date. Please review this very important date with your agent as there are serious repercussions if this date is missed. Confirm county insurability of other practices, types, and plans by final/early plant dates with your DCIS Agent or check the actuarials.

Important Dates*

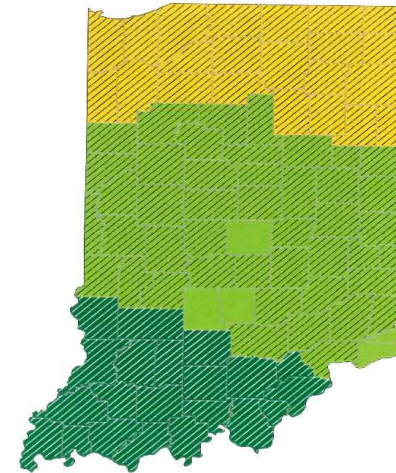
East Region – IL, IN, KY, MI, NJ, NY, OH, PA

INDIANA – SOYBEANS

Earliest Planting Date	Final Planting Date	Color
4/15	6/20	
4/20	6/20	
4/24	6/20	
	7/15**	

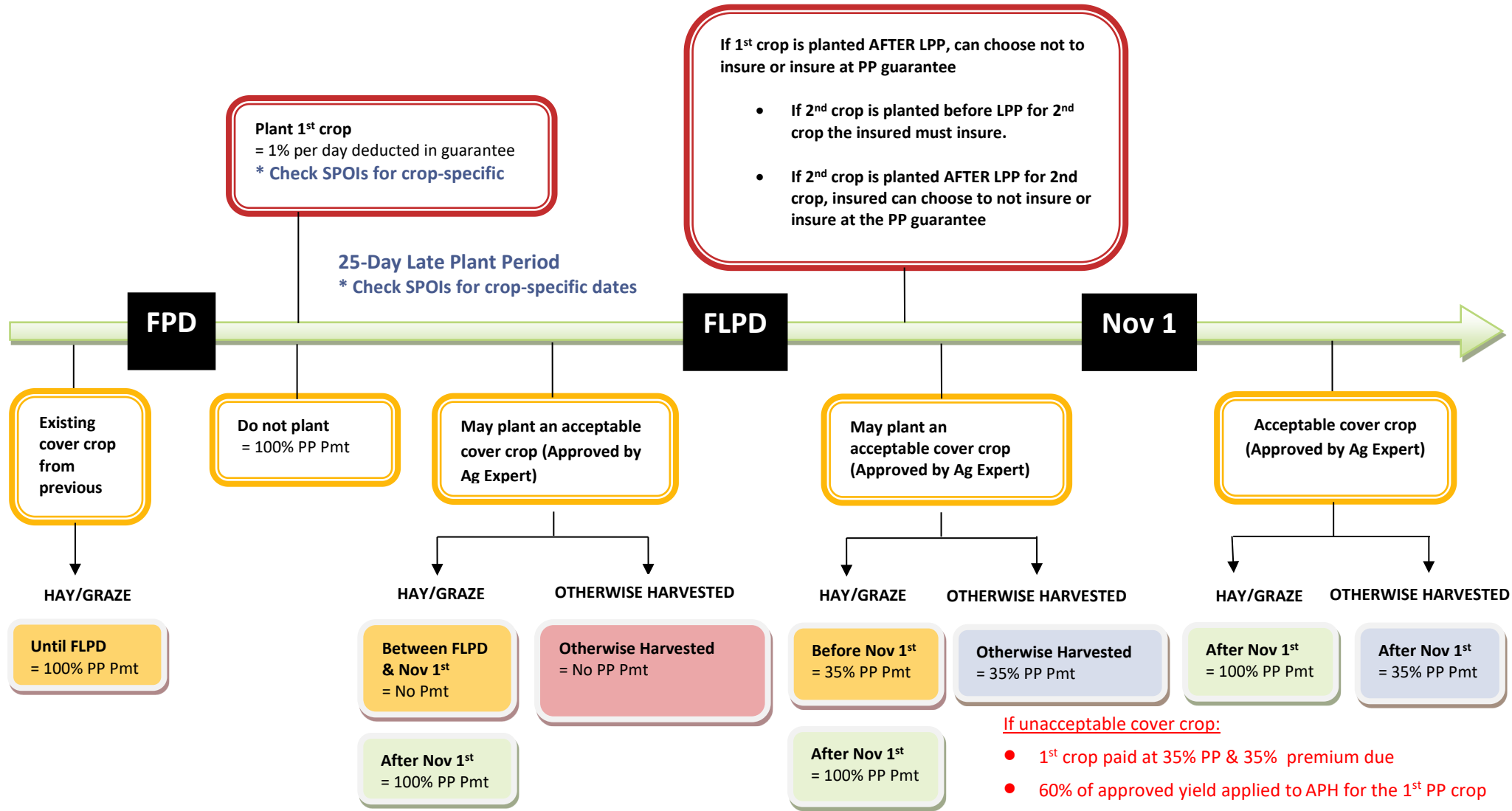
**7/15 Final Plant Date only applies to those counties that offer AYP, ARP, & ARP-HPE for soybeans.

Sales Closing	3/15
Acreage Reporting	7/15
Production Reporting	4/29
Billing Date	8/15
Plan	YP, RP, RP-HPE, AYP, ARP, ARP-HP



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Prevent Plant Guideline Timeline



- If unacceptable cover crop:
- 1st crop paid at 35% PP & 35% premium due
 - 60% of approved yield applied to APH for the 1st PP crop

- Otherwise Harvested
- Harvested for other than haying or grazing, which could include grain, silage, seed, haylage, etc.