

# Federal Crop Insurance Dates, Definitions & Provisions For Minnesota Crops

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In order to receive full benefit from the risk protection of Federal Crop Insurance, it is essential that all dates and provisions are observed. If certain actions or requirements are not completed by the specified date, the insurance coverage expected may not be there. Dates listed are general dates for counties in Minnesota. If dates are listed in a range, it denotes variation by county. Final planting dates can also vary within crop: corn versus corn silage. **Remember, dates can vary by county and crop so check with your crop insurance provider.**

## IMPORTANT CROP INSURANCE DATES – MINNESOTA

<u>Date:</u>	<u>Corn:</u>	<u>Soybeans:</u>	<u>Wheat:</u>
Sales Closing Date	March 15	March 15	March 15
Final Planting Date	May 31	June 10	May 15 – June 5
End of Late Planting Date	25 days after final planting date if applicable to crop	25 days after final planting date if applicable to crop	25 days after final planting date if applicable to crop
Acreage Reporting Date	June 30	June 30	June 30
Premium Billing Date	October 1	October 1	October 1
End of Insurance Period*	December 10	December 10	October 31
Final Notice of Crop Damage Date	Production loss-within 72 hrs. of initial discovery of damage Revenue loss-not later than 45 days after Harvest Price release	Production loss-within 72 hrs. of initial discovery of damage Revenue loss-not later than 45 days after Harvest Price release	Production loss-within 72 hrs. of initial discovery of damage Revenue loss-not later than 45 days after Harvest Price release
Policy Termination Date	March 15	March 15	March 15
Cancellation Date	March 15	March 15	March 15
Production Reporting Date	April 29	April 29	April 29
Earliest Planting Date	April 11	April 21	March 21 – April 1

\* Insurance will end the earliest of:

- total destruction of the insured crop,
- harvest of the unit,
- final adjustment of a loss,
- abandonment of the crop, OR
- a designated date by crop (Corn silage-Sept. 30, Corn grain-Dec.10, Soybeans-Dec.10, Wheat-Oct. 31 ).
- Be sure you check with your insurance provider.

## IMPORTANT CROP INSURANCE DATES – MINNESOTA

<u>Date:</u>	<u>Sugar Beets:</u>	<u>Barley:</u>	<u>Sunflowers:</u>
Sales Closing Date	March 15	March 15	March 15
Final Planting Date	May 31	May 15 (South), May 31 (Central), June 5 (North)	June 10
End of Late Planting Date	25 days after final planting date if applicable to crop	25 days after final planting date if applicable to crop	25 days after final planting date if applicable to crop
Acreage Reporting Date	June 30	June 30	June 30
Premium Billing Date	October 1	October 1	October 1
End of Insurance Period*	November 15	October 31	November 30
Final Notice of Crop Damage Date	Production loss-within 72 hrs. of initial discovery of damage **Revenue loss- crop not eligible for revenue coverage	Production loss-within 72 hrs. of initial discovery of damage Revenue loss-not later than 45 days after Harvest Price release	Production loss-within 72 hrs. of initial discovery of damage Revenue loss-not later than 45 days after Harvest Price release
Policy Termination Date	March 15	March 15	March 15
Cancellation Date	March 15	March 15	March 15
Production Reporting Date	April 29	April 29	April 29
Earliest Planting Date	April 11	-----	April 21

\* Insurance will end the earliest of:

- total destruction of the insured crop,
- harvest of the unit,
- final adjustment of a loss,
- abandonment of the crop, OR
- a designated date by crop (Sugar Beets-Nov. 15, Barley-Oct. 31, Sunflowers-Nov.30).
- Be sure you check with your insurance provider.

## IMPORTANT CROP INSURANCE DATES – MINNESOTA

<u>Date:</u>	<u>Canola:</u>	<u>Dry Edible Beans:</u>	<u>Potatoes</u>
Sales Closing Date	March 15	March 15	March 15
Final Planting Date	May 31	June 10	May 31 (South), June 10 (North)
End of Late Planting Date	25 days after final planting date if applicable to crop	25 days after final planting date if applicable to crop	25 days after final planting date if applicable to crop
Acreage Reporting Date	June 30	June 30	June 30
Premium Billing Date	October 1	October 1	October 1
End of Insurance Period*	October 31	October 31	October 15
Final Notice of Crop Damage Date	Production loss-within 72 hrs. of initial discovery of damage Revenue loss-not later than 45 days after Harvest Price release	Production loss-within 72 hrs. of initial discovery of damage **Revenue loss-crop not eligible for revenue coverage	Production loss-within 72 hrs. of initial discovery of damage **Revenue loss-crop not eligible for revenue coverage
Policy Termination Date	March 15	March 15	March 15
Cancellation Date	March 15	March 15	March 15
Production Reporting Date	April 29	April 29	April 29
Earliest Planting Date	April 16	April 26	-----

\* Insurance will end the earliest of:

- total destruction of the insured crop,
- harvest of the unit,
- final adjustment of a loss,
- abandonment of the crop, OR
- a designated date by crop (Canola-Oct. 31, Dry Edible Beans-Oct. 31, Potatoes-Oct. 15-freeze coverage ends 10/7).
- Be sure you check with your crop insurance provider.

## DEFINITIONS

- **Sales Closing Date:** Last date to apply for coverage or change insurance coverage for any Federal Crop Insurance policy.
- **Final Planting Date:** Last day to plant unless insured for late planting. Acres planted on or before this date receive the full insurance yield and/or revenue guarantee selected. Acres planted after this date, receive a reduced guarantee.
- **Acreage Reporting Date:** All insured crop acres the producer has an interest in, whether planted or unplanted, must be reported by or on this date. Other information required includes the producer's share in the crop, the planting dates, and for some crops the cropping practice and type are required. If not reported, insurance will not be in effect.
- **Premium Billing/Payment Due Date:** Last day to pay the insurance premium without being charged interest.
- **End of Insurance Period:** Latest date of insurance coverage. Following this date, the crop insurance coverage ceases for the crop year. Insurance will end the earliest of: total destruction of the insured crop, harvest of the unit, final adjustment of a loss, abandonment of the crop or a specified calendar date for each crop as listed in the previous tables.
- **Date to File Notice of Crop Damage:** After damage; the date the producer decides to discontinue caring for the crop; prior to the beginning of harvest; immediately, if producer determines that the crop is damaged after harvest; or the end of the insurance period, whichever is earliest. For production loss, notice is required within 72 hours of initial discovery of damage. For revenue loss, notice is required no later than 45 days after the Harvest Price is released.
- **Policy Termination Date:** If premiums are not paid by this date, the insurance coverage for the following crop year will be terminated. If the crop insurance policy is terminated due to non-payment, the producer will be placed on a national "ineligible listing" and repercussions may follow with regard to Farm Service Agency (FSA) crop program payments.
- **Cancellation Date:** Last day to request cancellation of insurance policy for the next year. Notice must be given in writing. If no written notice is given, the policy will automatically renew for another year.
- **Production Reporting Date:** Last day to report production for Actual Production History (APH). Production reporting date is usually 45 days after the policy cancellation date or by April 29 as listed in the previous tables.
- **Earliest Planting Date:** Earliest date that a crop may be planted and still be eligible for a replant payment. If the crop is planted before this date, the crop is still insurable.
- **Debt Termination Date:** Date insurance company will terminate insurance policy for nonpayment.

## PROVISIONS

- **Insurable Causes:** Causes of loss include adverse weather conditions such as hail, frost, freeze, drought, excess precipitation; fire; insects; failure of irrigation water supply if caused by an insured cause of (equipment/facility) loss; plant disease but not damage due to insufficient or improper application of pest or disease control measures; and wildlife. Causes NOT covered are: (a) negligence, mismanagement, or wrongdoing by producer, member of their family or household, their tenant, or employees; (b) failure to follow recommended farming practices; (c) damage by water that is contained by or within structures that are designed to contain a specific amount of water such as dams, reservoirs, etc. from which water can leave the structure and result in crop damage; (d) failure or breakdown of irrigation equipment or facilities unless otherwise specified in Crop Provisions. If the equipment failure is insured, producer must make all reasonable efforts to restore the equipment to proper working order; (e) failure to carry out good irrigation practice for the insured crop, if applicable; and (f) any cause of loss that results in damage that is not evident or would not have been evident during the insurance period (provisions apply).
- **Late Planting:** Unless limited by Crop Provision rules, insurance will be provided for acreage planted to the insured crop after the final planting date in accordance with the following: (a) the Final Guarantee (for crops that are eligible for revenue coverage) for each acre planted to the insured crop during the late planting period will be reduced by 1 percent per day for each day planted after the final planting date; (b) acreage planted after the late planting period (or after the final planting date for crops that do not have a late planting period) may be insured, subject to certain provisions – see your insurance provider; (c) the premium amount for insurable acreage specified will be the same as that for timely planted acreage. If the amount of premium you are required to pay (gross premium less RMA subsidy) for such acreage exceeds the liability, coverage for those acres will not be provided (no premium will be due and no indemnity will be paid); and (d) any acreage on which an insured cause of loss is a material factor in preventing completion of planting, as specified in the definition of “planted acreage” (e.g. seed is broadcast on the soil surface but cannot be incorporated) will be considered as acreage planted after the final planting date and the Final Guarantee will be calculated – see your insurance provider.
- **Prevented Planting:** Failure to plant the insured crop with proper equipment by the final planting date designated in the insurance guidelines for the insured crop in the county. The producer may also be eligible for a prevented planting payment if they failed to plant the insured crop with the proper equipment within the late planting period. The producer must have been prevented from planting the insured crop due to an insured cause of loss that is general in the surrounding area and that prevents other producers from planting acreage with similar characteristics. For certain crops, a late planting period begins after the final planting date for the insured crop and 25 days after the final planting date, unless otherwise specified in the insurance provisions. For acres planted after the beginning of this period, the value of the yield or revenue guarantee is reduced one percent per day. This reflects the lower yield potential for late-planted crops. After the late planting period ends, coverage remains at 60 percent of its original level. This is true even if the producer is prevented from planting the crop, as long as he/she does not plant a substitute crop for harvest. Prevented planting coverage does not apply to Group Risk Plan (GRP) or Group Risk Income Plan (GRIP). Regardless of the number of eligible acres, prevented planting coverage will not be provided for any acreage that does not constitute at least 20 acres or 20 percent of the insurable crop acreage in the unit, whichever is less. Any prevented planting 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 – with some exceptions – see your insurance provider.

- **Crop Loss:** If a crop loss is anticipated, call your insurance provider and open a claim. Make sure to verify production and which crop insurance unit the production came from. The crop insurance adjuster does not need to look at the field if the field will be harvested. For producers who have optional or enterprise units, they need to keep track of truck loads/wagon loads/production amount by field or mark the bin or storage facility after each unit has been harvested. Combine monitor records can be used as an aid to break production out by field but is NOT documentation of actual bushels – bins still need to be measured or scale tickets supplied to verify harvested amount. If the field has a loss and will be destroyed or not harvested, the field has to be appraised by an insurance adjuster before it is put to another use. Representative samples (check strips) may be required. Contact your insurance provider.
- **Alternative Use of Crop:** If using a crop for other than what it was insured for (putting it to another use), contact your insurance provider **before** doing so. An example would be corn that was insured as grain is now being harvested for silage. The insurance company must have an adjuster appraise the crop. If the adjuster cannot appraise the crop before harvest takes place, the producer needs to leave check strips. Because many crop insurance policies now sold are revenue policies, this is a very complicated issue, so contact your insurance provider for guidelines.