

**Prevented Planting**

Prevented Planting coverage is provided to producers who are prevented from planting their intended crop by insurable causes of loss during the planting period and up to the applicable final plant date (FPD). The insurable cause of loss must be weather related and must be common to the area. The cause of loss must have prevented other producers in similar situations from planting the intended crop. The prevented planting acreage must be insurable (planted and harvested once in the previous three years), available for planting, not be uninsurable (not planted and harvested once in the previous three years, grazing is not considered harvested). The prevented planting acreage must constitute at least 20 acres or 20 percent of the insurable crop acreage in the unit.

**Insureds Options**

Once a producer has been prevented from planting the insured crop they have options on what to do with the prevented planting ground. To receive 100% of the prevented planting payment, the ground must remain idle or be planted to a cover crop not to be hayed, grazed or harvested before November 1st of the crop year. Insureds will be eligible for 35% payment and owe 35% of the premium if the prevented planting ground is planted (after the FPD or after the LPP for the PP crop) to an insurable crop or cover crop that is hayed, grazed or harvested before November 1st. In the case you are in a region recognized as a Double Crop area for insurance purposes you may receive 100% payment, on the 1st crop prevented from planting and plant a 2nd crop. In the case of Double Crop you must have two years history of planting the 1st insured crop PP and planting a 2nd crop behind it.

**Prevented Planting Eligibility**

The Producer will be limited to a maximum number of prevented planting acres the policy can be paid on. The maximum amount of prevented planting eligibility will be the highest number of acres certified for Average Production History (APH) in any one of the previous four crop years which is totaled by crop and county. In the case the insured is a new producer in the county (not produced any crop in the county once in the past four years) then the maximum amount of eligibility will be based on the intended acreage report. If the producer has added land to the farming operation for the current crop year, then the producer may be entitled to an added land factor which may increase the amount of prevented planting eligibility.

**Prevented Planting and Average Production History**

If a producer has collected a prevented planting payment and that ground remains idle, the Average Production History for the insured will not be effected in following years. If the producer collects a prevented planting payment of 35%, and plants a 2nd crop (not qualifying for Double Crop) after the final plant date for the prevented planting crop a yield of 60% of the approved yield for the current crop year will be used to determine the average yield for subsequent crop years.

**Insureds Duties for Submitting a PP Claim**

Insureds are required to submit a signed completed PP Notice of loss declaring a loss no later than 60 days after the calendar date for the end of the insurance period for the PP crop. If the insured submits a PP claim later than 60 days after the calendar date of the end of the insurance period for the crop, no PP coverage and no premium will be due.

To insure Crop Risk Services can accurately adjust the PP loss it is in the insureds best interest to submit the PP Claim within 72 hours after the Final Plant Date for the PP Crop or at the time the insured determines they will not be able to plant the PP Crop during any applicable planting or late planting period.