

Replant

A replanting payment may be made to the insured if it is determined that it is “Practical to Replant” in the area, and Authorization to Replant has been given by an Authorized Crop Insurance Adjuster. If at the time of the replant inspection the Adjuster finds that it is “Practical to Replant” the insured must replant, and must not destroy the crop and put the acreage to another use. If the insured does not replant based on the adjusters determination and plants another crop the AIP will not pay an indemnity on such acreage and such acreage will be marked Uninsurable on the Acreage Report.

Replant Inspections

There are two types of replant inspections; on the farm replant inspections and self-certification replant inspections. At the discretion of the AIP, the self-certification replant inspection may be used on certain crops up to 50 gross acres or less per unit. The self-certification replant allows the AIP to complete replanting payments without the adjuster completing a field appraisal. On the farm replant inspections will determine if the unit qualifies for a replanting payment, using provisions based on the individual crop policy, endorsement and crop Loss Adjustment Standard Handbooks.

Replant Certification Forms

Upon the adjusters determination that the crop is “Practical to Replant” the insured will be left a Final Certification Form. In the case of a Self-Certification, the Self Certification Worksheet will be counted as the Final Certification Form. The Final Certification Form will have the number of acres to be replanted and the date the replant occurred. Once the insured dates, signs and returns the Final Certification form to the adjuster the claim may be paid. Any Certification Form has the potential to be reviewed by the AIP, and spot-checks will be conducted regularly.

Qualifying Replant Acreage

There are two major qualifiers in regards to a replant payment; the 20/20 rule and percent potential appraised. The first qualifier for a replant is the 20/20 rule. Meaning the acres replanted must be the lesser of 20 acres or 20 percent of the insured planted acreage for the unit. If in the case of Enterprise Units the replanting acreage must be the lesser of 20 acres or 20 percent of the insured acreage in the entire Enterprise Unit. The second qualifier for a replant is the percent potential appraised. To qualify for a replant the appraised potential cannot exceed the amount stated in the crop provisions. If the acreage does not meet either one of these qualifiers the acreage will be denied a replant payment accordingly.

Authorized Crops for Self-Certification Replants

Barley and Wheat not covered by the Winter Coverage Endorsement (both initially planted winter and spring crops), buckwheat, canola and rapeseed, corn, dry beans, Flax (spring-seeded only), grain sorghum, mustard, oats (spring-seeded only) popcorn (including popcorn revenue), peanuts, safflowers, soybeans, sugar beets, and sunflower seed.

Replanting Payments

The replanting payment will be made on a per acre basis and will be the lesser of your actual cost for replanting or the amount specified in the Crop Provisions or Special Provisions. If the Crop Provisions or Special Provisions specify that your actual cost will not be used to determine your replant payment, the amount determined will be in accordance with the Crop Provisions or Special Provisions.

Example: Corn and Soybean Replanting Payments using specific numbers out of the Special Provisions.

Corn

Projected Price: \$4.50

Acres Replanted: 50 Acres

Bushel per acre specified in the Special Provisions: 8

Share: 80%

$$\$4.50 * 50 * 8 * 80\% = \$1,440$$

Soybeans

Projected Price: \$9.00

Acres Replanted: 50 Acres

Bushel per acre specified in the Special Provisions: 3

Share: 100%

$$\$9.00 * 50 * 3 * 100\% = \$1,350$$

Definition of Practical to Replant
***2019 Basic Provisions, 1. Definitions**

Practical to replant

Our determination, after loss or damage to the insured crop, that you are able to replant to the same crop in such areas and under such circumstances as it is customary to replant and that replanting the insured crop will allow the crop to attain maturity prior to the calendar date for the end of the insurance period. We may consider circumstances as to whether: (1) it is physically possible to replant the acreage; (2) seed germination, emergence, and formation of a healthy plant is likely; (3) field, soil, and growing conditions allow for proper planting and growth of the replanted crop to reach maturity; or (4) other conditions exist, as provided by the Crop Provisions or Special Provisions. Unless we determine it is not practical to replant, based on the circumstances listed above, it will be considered practical to replant through: (1) the final planting date if no late planting period is applicable; (2) the end of the late planting period if the late planting period is less than 10 days; or (3) the 10th day after the final planting date if the crop has a late planting period of 10 days or more. We will consider it practical to replant regardless of the availability of seed or plants, or the input costs necessary to produce the insured crop such as seed or plants, irrigation water, etc.