

PREVENTED PLANTING DECISION GUIDE

UNDERSTAND YOUR OPTIONS IF YOU HAVE NOT BEEN ABLE TO PLANT THE INTENDED CROP BY THE FINAL PLANTING DATE DUE TO AN INSURABLE CAUSE OF LOSS.

Check the county actuarial documents or contact your local GreenStone Crop Insurance Specialist for the Final Planting Date and Late Planting Period in your county.

Option A: WILL PLANT A CROP

- Continue to plant the intended crop into the Late Planting Period and lose 1% of your guarantee per day* up to the end of the late planting period.
- For example, a \$700 revenue guarantee = \$7 per day.

**Percentage may vary based upon crop provisions.*

Or

- Plant a different crop that has a later final planting date.
- Report the planted crop on your acreage report if it is insured.
- No prevented planting claim on your intended crop.

Option B: UNABLE TO PLANT A CROP – DECLARE PREVENTED PLANT

- Submit a prevented planting claim within 72 hours after you determine that you will not be able to plant the insured crop, no later than 72 hours after the late planting period.
- The policyholder must provide verifiable records acceptable to the insurance provider showing a cause of loss that prevented planting of their acreage.
- A crop insurance adjuster will collect information to determine if an indemnity is due.
- You can plant an approved cover crop any time after the final planting date.
- Premiums for prevented planting acres will be the same as for timely planted acres.
- Must meet all eligibility requirements for a prevented plant payment such as eligible acres 20/20 rule, insurable cause of loss etc.

If You Plant No Second Crop

- You will receive 55% * of your guarantee.
- \$700 revenue guarantee x 55% * = \$385.
- You must report all prevented planting acres on your acreage report.
- There will be no effect on your Actual Production History (APH).

**Percentage may vary based upon crop provisions and elected coverages.*

If You Plant a Second Crop After the Late Planting Period for the Intended Crop

- Receive 35% of the prevented planting indemnity and pay 35% of the premium.
- You must insure the second crop if it is insurable and pay 100% of the premium.
- Your APH on the prevented planting crop acres will be 60% of the approved yield.

Above example is based on a corn preventive plant, other commodities have slightly different payments rates. This information is not all-inclusive and is meant to be used only as general guidelines for educational purposes. For additional information, please see crop provisions, reference the Crop Insurance Handbook (CIH) or Loss Adjustment Manual (LAM), or contact your local GreenStone Crop Insurance Specialist.



*GreenStone is an equal opportunity provider and employer.

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