



Alfalfa Considerations for Prevented Plant Insurance

Some corn growers are considering taking the prevented plant insurance option for wet corn fields and seeding alfalfa for feed or the green manure value. Please refer to the following Q & A to help your customers understand their options.

Q: Can I seed alfalfa?

A: Yes, you can seed alfalfa after taking prevented plant insurance for your corn crop.

Q: What is the earliest date I can plant, and what restrictions are there?

A: If you have a prevented planting claim on corn for 2013, you can plant alfalfa after July 1, 2013. You should follow normal good farming practices and seed the alfalfa as if there had been no prevented planting situation.

Q: Can I clip the field to control weeds even if I don't harvest the crop?

A: Yes, if it is a normal good farming practice to clip the acreage to control weeds and leave the clippings on the field, the newly seeded alfalfa can be clipped. There will be no negative impact to the crop insurance prevented planting indemnity as long as no value is received; i.e. the clippings must be left on the field.

Q: Is there any provision for emergency feed harvest or grazing? What conditions need to be met?

A: There are no known provisions for emergency feed harvesting or grazing for a crop seeded after a prevented planting claim in 2013.

Q: Is alfalfa an insurable crop after corn prevented plant is already taken?

A: The acreage seeded after July 1, 2013 will be insurable on a forage production policy after October 16, 2014 if an application is submitted by September 30, 2014 and a Forage Production Underwriting Report indicating an adequate stand is submitted by October 16, 2014.

Fall forage seeding is not insurable in Illinois, Iowa, Minnesota, South Dakota or Wisconsin. Forage production is insurable in most counties in Iowa, Minnesota, Wisconsin and South Dakota. Forage production is only available in Jo Daviess and Stephenson counties in Illinois.

Q: What is the earliest date I can harvest?

A: The alfalfa cannot be harvested or grazed prior to November 1, 2013, if you have submitted a prevented planting claim and expect to receive a full prevented planting indemnity from the crop insurance policy.

Q: What are the penalties for harvesting alfalfa before November 1?

A: If you submit a prevented planting claim, plant the alfalfa after the late planting period for corn, which is 25 days after the final planting date, and harvest the alfalfa before November 1, 2013, the prevented planting indemnity will be reduced by 65%.

For example:

Actual Production History

180 bu/acre

Crop Insurance Policy

80% coverage elected

Minimum Revenue Guarantee

$180 \times 80\% \times \$5.65 = \813.60

Prevented Planting Indemnity

This would be 60% of the guarantee

$\$813.60 \times 60\% = \488.16

If you harvest the alfalfa before November 1, 2013, you would receive 35% of the prevented planting indemnity.

$\$488.16 \times 35\% = \170.86

There is another penalty for harvesting the alfalfa before November 1, 2013. The yield for the prevented planting corn for Actual Production History purposes would be 60% of the approved yield.

For example:

Approved Yield

180 bu/acre

Yield for 2013

$180 \times 60\% = 108 \text{ bu/acre}$

This could lower the approved yield for 2014 to 173 bu/acre.

If the alfalfa is not harvested prior to November 1, 2013, there is no Actual Production History penalty.

Contact your business unit insurance representative to answer further questions regarding prevented plant considerations.

Information provided by Samuel Wise, PHI Insurance Services.