



PREVENTED PLANTING

COMPANY MUST BE NOTIFIED WITHIN 72 HOURS AFTER THE FINAL PLANTING DATE FOR THAT CROP IF THE INSURED DOES NOT INTEND TO PLANT DURING THE LATE PLANTING PERIOD (LPP)

After the final planting date (FPD) for the crop, it is the INSURED's OPTION whether to plant during the LPP and have reduced coverage or to claim prevented planting (PP). IF the insured chooses to plant after the FPD they will lose 1% of coverage per day until the end of the LPP, which varies by crop. If they plant the crop after the LPP it will be insured at the PP coverage level (usually 60%).

ELIGIBLE ACRES: The highest number of planted acres to that crop, by county, in the last 4 years in the data base. (There are different rules for double cropping & PP wheat in double crop acres.)

If claiming PP, the insured has the option to:

- 1) Collect 100% of the PP indemnity on the first crop and **NOT** plant another crop.
 - A. Pay 100% of premium.
 - B. No effect on APH for the PP crop.
- 2) Collect 35% of the PP indemnity, pay 35% of the premium on the first crop and plant another crop. If the second crop is insurable it is **insured at 100%** of coverage and insured pays 100% of the premium for the second crop.
 - A. Second crop **CANNOT BE PLANTED PRIOR TO THE END OF THE LPP FOR THE PP CROP.**
 - B. 60% of the previous **approved yield** on the PP crop will be applied on PP acres.

Cover crops can be planted on PP ground; however, no crop that will be chopped, hayed or grazed before November 1st is allowed if insured wants 100% of the PP indemnity. If a crop is planted on PP ground and chopped, hayed, or grazed before November 1st, the indemnity will be reduced to 35% of the PP indemnity. If any crop is planted and harvested for grain, regardless of harvest date, the indemnity will be reduced to 35% of the PP indemnity.

Notes:

1. Unless the double cropping requirements are met, whenever the first insured crop was prevented from being planted, a yield equal to 60% of the approved yield for the first insured crop will be used to calculate the average yield for subsequent crop years for the first insured crop.
2. If the second crop planted is an insurable crop on the policy it must be reported and insured (no option to not insure the second crop if it is insurable).

Prevented Planting on 1st Insured Crop

Did insured notify us within 72 hours after the FPD if there was no intent to plant the insured crop during the LPP or if an LPP is not applicable OR 72 hours after insured was not able to plant the insured crop within any applicable LPP?

NO

Did insured notify us after this deadline and does this notification meet the late filed notice of loss requirements?

YES

NO

2nd Crop Not Planted
 1st Crop = 100% PP Premium
 1st Crop = 100% PP Indemnity

Acreage Qualifies for Double Cropping
 1st Crop = 100% PP Premium
 1st Crop = 100% PP Indemnity
 2nd Crop = 100% premium
 2nd Crop = 100% Indemnity

2nd Crop Planted
 A second crop is:

- Next occurrence of planting agricultural commodity following a first insured crop
- Volunteer crop; or
- Cover crop that is harvest, hayed or grazed.

Was the second crop planted or hayed, grazed, or otherwise harvested on or before the end of the LPP for the first crop or the FPD if no LPP is applicable.

If insured reports NO 2nd crop, but a 2nd crop is subsequently planted
 Was the 2nd Crop planted before the FPD (if the crop has no LPP) or during the LPP (as applicable) for the 1st insured crop?

YES

NO

No Premium due on PP acres
 No payment made on PP acres
 2nd crop is insurable
 2nd crop = 100% premium
 2nd crop = 100% Indemnity

1st crop = 35% PP premium
 1st crop = 35% indemnity
 If 2nd crop is insurable
 2nd crop = 100% premium
 2nd crop = 100% Indemnity

YES

NO

Revised 1st Crop PP Premium and Payment to "0"
 If 2nd crop is insurable:
 2nd crop = 100% premium
 2nd crop = 100% indemnity

Revised 1st Crop Premium and Payment
 1st crop = 35% premium and indemnity
 2nd crop = 100% premium and indemnity

Remove prevented planting acreage from the policy. No premium is due and no payment is owed.