



# ORGANIC FARMING PRACTICES

## OVERVIEW

Organic operations must maintain or enhance soil and water quality, while also conserving wetlands, woodlands, and wildlife. Synthetic fertilizers, sewage sludge, irradiation, and genetic engineering may not be used. Only products that have been certified as meeting the USDA's requirements for organic production and handling may carry the USDA Organic Seal.

## ORGANIC SYSTEM PLAN (OSP)

### Definition

A written plan, in accordance with the National Organic Program published in 7 CFR part 205, that describes all aspects of the organic farming practice that an insured and a certifying agency agree upon annually or at such other times as prescribed by the certifying agency.

### OSP Requirements

OSP requirements include, but are not limited to providing methods/practices for the following:

- Crop Listing
- Fertility
- Pest Control
- Disease Control
- Weed Control
- Seed-Planting Stock
- Crop Rotation

### IMPORTANT:

*For crop insurance purposes, it is imperative that organic producers follow their OSP as approved by the certifier (National Organic Certification Issuer).*

*Failure to comply with organic standards may result in application of uninsured cause of loss.*

## ORGANIC TRANSITIONAL VS. ORGANIC CERTIFIED

- **Organic Transitional (OT):** acreage on which organic farming practices are being followed that does not yet qualify to be designated as certified.
- **Organic Certified (OC):** acreage in the certified organic farming operation that has been certified by a certifying agent as conforming to organic standards in accordance with 7 CFR part 205.

### 6 Steps to Organic Certification

- **Step One:** Selection of a certifier.
- **Step Two:** Application and submission of an OSP.
- **Step Three:** Application and Organic System Plan Review by the Certifier (organic transitional stage).
- **Step Four:** Organic inspection.
- **Step Five:** Review of the inspection report by the certifier.
- **Step Six:** Organic Certification.

# WHAT TO EXPECT IN THE EVENT OF A CLAIM

## Coverage and Documentation

The following expectations aid in the determination of insurability, good farming practices, potential areas of concern and above all, whether what is being reported aligns with the OSP.

- 1. The insured must have, on the date acreage is reported, a current organic plan, organic certificate (written certificate) or documentation from a certifying agent indicating an organic plan is in effect. (2019 GSH, p.145 Deadlines for Documentation)**  
Hudson asks that the “most current” OSP and Certificate be uploaded with the Acreage Report in the processing system.
- 2. If the AIP has not obtained copies of the records required in the GSH for OC and OT acreage from the insured prior to loss adjustment, the adjuster will request them from the insured.** In addition, they will obtain any recent field inspection reports submitted by an inspector to the certifying agent.
- 3. Adjuster must identify from the organic records (but not limited to) the following:**
  - Exact field locations of certified organic, transitional, and buffer zone acreage.
  - Exact field location of acreage not maintained under organic management (i.e., crops grown under conventional or sustainable farming practices),
  - Rotation requirements, fertilization methods, insect, disease, and weed control methods, etc.
- 4. There is no additional Quality Adjustment for Organic Certified (OC) or Organic Transitional (OT) practices.**
- 5. When a cause of loss is questionable for the organic farming practice, such as weed, disease, or insect control for organically grown production, the adjuster must verify the validity of the methods used by the insured with organic agricultural experts for the area.** The adjuster must also request any applicable control records (e.g., receipts with names of inputs for disease or insect controls and dates applied and control measures for weeds and dates control measures were taken, etc.).
- 6. Use separate line entries on the production report for certified organic, transitional acreage (buffer zone acreage planted to insured crop is included with the certified organic or transitional acreage of which it is a part), and acreage grown under conventional or sustainable farming practice when insured in the same unit.**
- 7. Adjuster must verify the farming practice.** If the practice is misreported, the AIP will correct the error.

### MAINTAINING RECORDS:

*In accordance with the OFPA and NOP standards, an insured must maintain records that fully disclose all activities in sufficient detail and in a format that can be readily understood, audited, and available for inspection. In addition, these records must be maintained for a period of five years.*

## Required Loss Records

If you claim a loss, you must provide us with copies of the following (BP 37(c)):

1. For certified organic acreage, a written certification in effect from a certifying agent indicating the name of the entity certified, effective date of certification, certificate number, types of commodities certified, and name and address of the certifying agent (a certificate issued to a tenant may be used to qualify a landlord or other similar arrangement);
2. For transitional acreage, a certificate as described in section 37(c)(1), or written documentation from a certifying agent indicating an organic plan is in effect for the acreage; and
3. Records from the certifying agent showing the specific location of each field of certified organic, transitional, buffer zone, and acreage not maintained under organic management.

## Important Reminders

- Contamination by application or drift of prohibited substances will not be an insured peril.
- PP coverage will not be provided for any acreage in excess of the number of acres as shown on the organic plan.
- The insured must notify the AIP of any application of a prohibited substance (non-synthetic or synthetic), including drift onto any organic certified or transitional acreage.

## Uninsurable Losses

- Failure to follow good organic farming practices;
- Failure to comply with the USDA National Organic Program standards; or
- Crop contamination by drift of prohibited substances.

## COMMON ORGANIC FARMING MISCONCEPTIONS

MISCONCEPTION	FACT
<b>Organic Farming does not use pesticides.</b>	Organic farming uses pesticides just as conventional farming does. The only difference is that (with a few exceptions) the pesticides used in organic agriculture have to be derived from “natural” sources.
<b>Organic Farming can’t control weeds, because we can’t spray them.</b>	Weeds can be controlled by various alternative methods such as: Variety Selection, High-crop Seeding Rates, Nurse Crops, Sanitation, Cover Crops, Solarization, Cultivation, Flaming, Grazing, Hand Weeding, Mowing, Mulching, Transplanting and Weed Cloth or Black Plastic.

## CROP INSURANCE REQUIREMENTS

**Crop farms must:** Maintain and implement an Organic System Plan (OSP) and maintain distinct, defined boundaries and buffer zones to prevent prohibited substances from impacting organic areas.

**As long as the farm is certified, farmers:**

- **May NOT** use prohibited substances, sewage sludge, irradiation, or genetic engineering
- **MUST** use organic seeds and organic seedlings (for annual crops), when commercially available
- **MUST** document management of pests and weeds
- **MUST** implement tillage and cultivation practices that maintain or improve soil conditions and minimize erosion
- **MAY** use natural inputs and/or USDA-approved synthetic substances
- **May NOT** use prohibited substances, such as excluded fertilizers or pesticides.

### RESOURCES

**RMA:** [www.rma.usda.gov/news/currentissues/organics/](http://www.rma.usda.gov/news/currentissues/organics/)

**USDA:** <https://www.usda.gov/topics/organic>

**Agricultural Marketing Service:** [www.ams.usda.gov/NOP](http://www.ams.usda.gov/NOP)

**Organic Certifiers:** [www.organiccertifiers.com](http://www.organiccertifiers.com)

**USDA bulletin: MGR-12-022**

**Guide for Organic Crop Producers**

*Section 37 of the Common Crop Insurance Basic Provisions provides the policy language which is the basis of the procedures in the 2017 GSH, CIH and the LAM.*

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### Hudson Crop

7300 West 110th Street, Suite 400 | Overland Park, KS 66210  
T 866 450-1445 | F 913 345-1671 | [HudsonCrop.com](http://HudsonCrop.com)

