

Insurability of Crops Following Cover Crops In Illinois, Indiana, Michigan and Ohio

SPRINGFIELD, Ill., December 1, 2011 – An announcement made by the Risk Management Agency (RMA) today outlines changes that will provide producers more flexibility when insuring a crop that follows a cover crop in the states of Illinois, Indiana, Michigan, and Ohio.

Heavy spring rains last year delayed planting in parts of the Midwest raising concerns about the impact a cover crop may have on the insurability of a subsequent spring crop. Restrictions limited insurance coverage on crops that followed a cover crop that was harvested or reached the budded stage in the same crop year.

For 2012, crops planted following a cover crop are insurable as long as the cover crop is killed on or before June 5th. Whether the cover crop has headed, budded or has been harvested no longer effects insurability. These changes affect corn, popcorn, sweet corn, hybrid seed corn, pumpkins, soybeans, grain sorghum and processing beans. The cover crop practice is defined as a crop planted within twelve months of planting the insurable crop and is recognized as a sound agronomic conservation practice for the area.

Brian D. Frieden, Director of the Springfield Regional Office, RMA, said that this change recognizes the importance of crop insurance in protecting a producer's livelihood and conservation in protecting the soil.

For more details on how cover crops may impact your crop insurance policy, contact a crop insurance agent. Winter is the perfect time to review your crop insurance needs for 2012. Information on cover crops can be found by going to the Information Browser link at the Risk Management Agency website at <http://www.rma.usda.gov/>. Producers can get the specifics by entering the crop and county where the farm is located and looking at the Special Provisions.

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