



Crop Success

News & trends from Nicolet Insurance Services for crop farmers ~ Issue 2, 2022

What is the initial planting date?

The Initial Planting Date (IPD) is the earliest date the crop can be planted without jeopardizing your eligibility for replant indemnities. Crops planted before their IPD can still be insured, and losses will still be paid; however, those early planted fields will be ineligible for a replant indemnity should the fields need to be replanted.

What is the final planting date?

The Final Planting Date (FPD) is the last day the crop can be planted and still maintain 100% of the insurance guarantee. Some crops can still be insured at reduced rates if they are planted after the FPD, other crops are uninsurable.

What is the late plant period?

The Late Plant Period (LPP) is a window of time after the FPD where a crop can still be insured at a reduced rate. If you plant the crop within this period, your crop will still be covered; however, your coverage on that acreage is reduced 1% per day for each day planted after the FPD.

(Ex: 5 days late = 5% reduction, 10 days late = 10% reduction, etc.)

SEE PLANTING MAPS ON BACK

2022 Crop Insurance Base Prices:

Alfalfa:	\$160/ton
Corn (Grain):	\$5.90/bu.
Corn (Silage):	\$40.75/ton
Barley:	\$5.35/bu.
Oats:	\$3.30/bu.
Red Clover:	\$114/ton
Soybeans:	\$14.33/bu.
Wheat:	\$7.16/bu.

Common Spring Crops with Late Plant Periods

Corn:	25 days
Soybeans:	25 days
Oats:	25 days
Barley:	25 days

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Is replant covered?

Some crop insurance policies include replant coverage. Specific requirements must be met to qualify for a replant indemnity.

Some of those requirements include:

- The crop cannot be planted before the initial planting date.
- A notice of loss must be filed, and a crop adjuster must authorize the replant BEFORE you replant.
- You must meet minimum acreage requirements. Generally, insureds must have a minimum of 20 acres of replant, or 20% of your total acreage if you plant less than 100 acres of the crop.

What happens if I am prevented from planting my crop?

Some crop insurance plans include prevented planting (PP) coverage. PP coverage may trigger an indemnity payment if you are unable to plant. Producers must meet very specific criteria to qualify for PP indemnities. Some of the basic requirements include:

- PP claims must be filed after the final planting date for your county AND within 72 hours of you deciding you will not be able to plant. (See Planting Maps)
- PP fields must have been PLANTED, INSURED, & HARVESTED in 1 of the last 4 crop years to be eligible.
- PP fields must meet specific acreage and location requirements to qualify. These requirements will be specific to your individual policy.

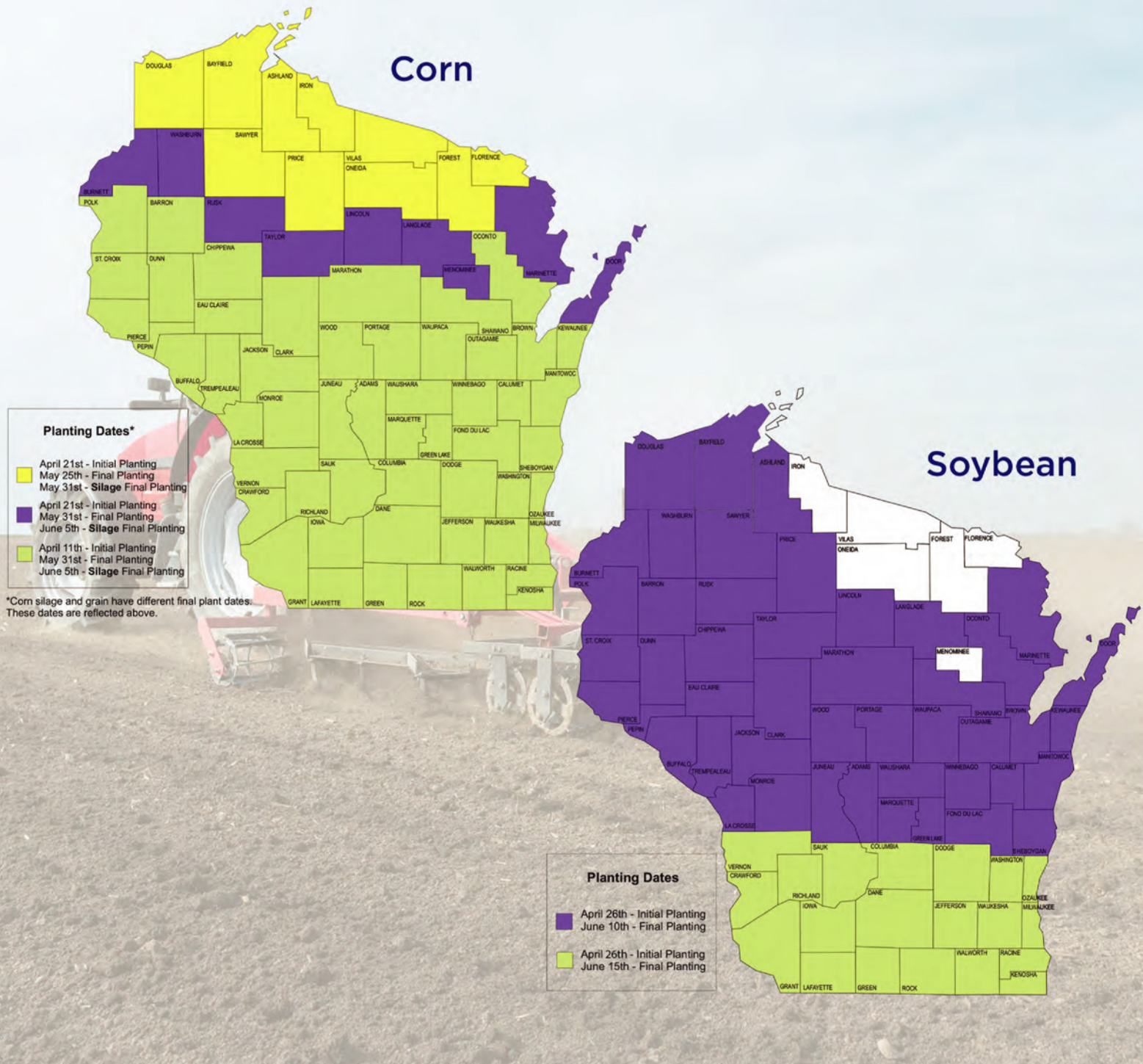
If you find yourself in a PP situation this year, it is important to contact your crop insurance specialist early in the process. Your insurance specialist will review your policy, explain your options, and ensure that all reporting requirements are met.

July 15th - Acreage Reporting Deadline

Be sure to contact your crop insurance specialist after you finish planting this spring. Your agent will work with you to complete your crop reporting requirements. The deadline to report acres to your agent and to FSA is July 15th.



CORN & SOYBEAN - Final Planting Dates



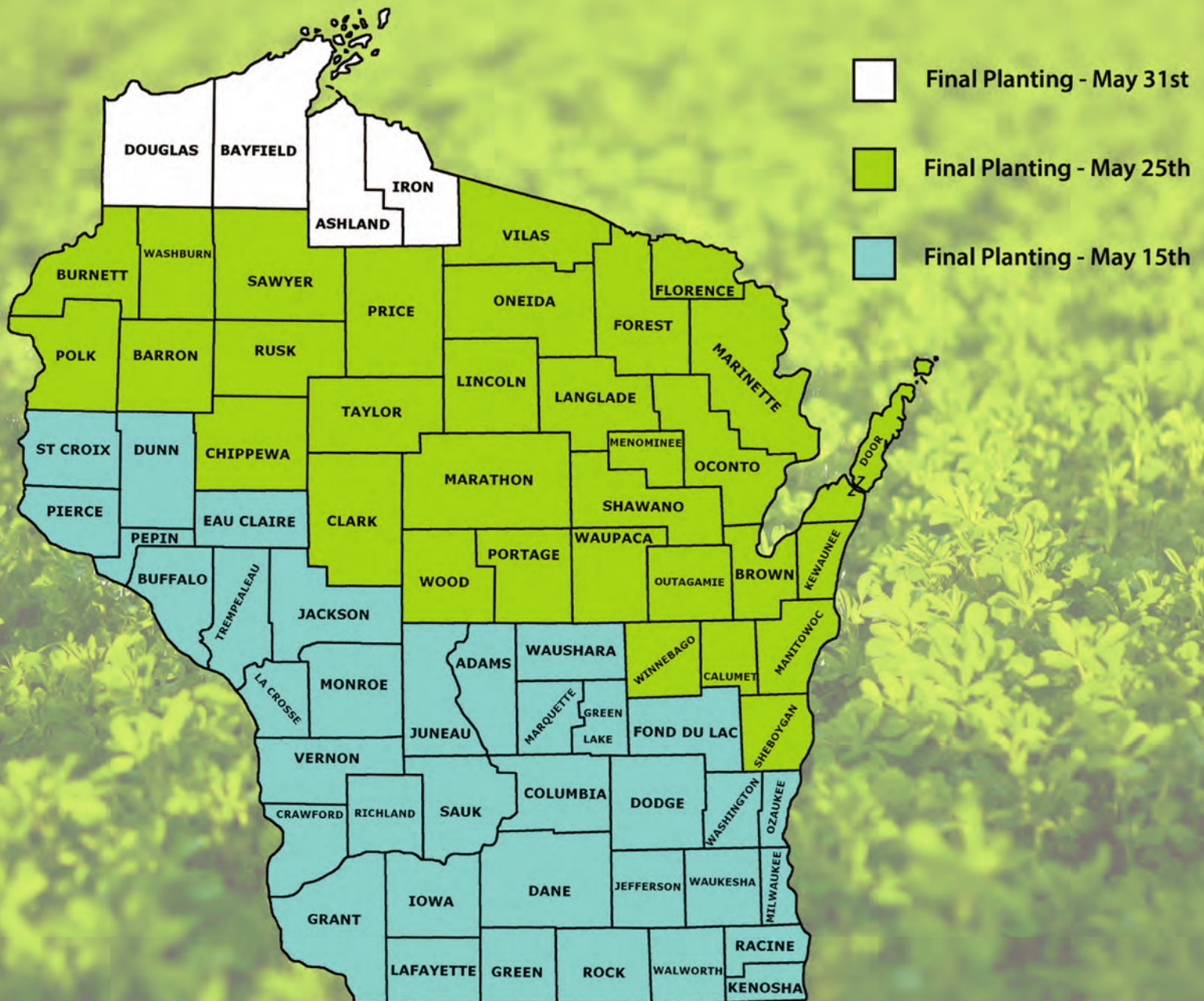
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FORAGE SEEDING & OATS - Final Planting Dates



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