

PLANT COVER CROPS AND INSURE YOUR CASH CROPS



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Cover Crops and Crop Insurance



Plant cover crops and insure your cash crops!

Starting with the 2020 crop year, once a cash crop is planted, insurance attaches, meaning coverage begins.

Due to the 2018 Farm Bill, planting cover crops no longer impacts whether you have insurance.

In addition, USDA's Risk Management Agency (RMA), Natural Resources Conservation Service (NRCS), and Farm Service Agency (FSA) have jointly developed guidelines for cover crops across all USDA programs.

Cover Crops and Crop Insurance

Cover Crops

Cover crops are crops including grasses, legumes and forbs used for seasonal cover and other conservation purposes. They are used for erosion control, soil health improvement, weed and other pest control, habitat for beneficial organisms, improved water efficiency, nutrient cycling, and water quality improvement among other benefits.

Cover crop management practices will be reviewed under RMA rules for Good Farming Practice (GFP) determinations, similarly to other management decisions such as fertilizer and pesticide application, tillage, seeding rates, and other management practices.

Cover crops are a Good Farming Practice reviewed like all other crop management decisions.

A practice is considered a GFP if agricultural experts support that it does not impact the insured crop's ability to mature or produce the yield to meet the producers crop insurance guarantee. For additional details, please see the RMA Good Farming Practice Handbook.



NRCS Cover Crop Termination Guidelines

The NRCS Cover Crop Termination Guidelines were jointly developed by NRCS, FSA, and RMA to promote a consistent, simple, and flexible policy across all USDA programs.

The guidelines are designed to provide an additional level of comfort for producers, whether they are unfamiliar with cover crops or are implementing innovative cover cropping systems. The guidelines provide up-front assurance that your crop is insured and cover cropping management decisions will be considered a GFP.

Producers can choose to pursue any one of the following options to assure that their cover cropping management system is considered a GFP:

- Follow the termination zone guidance provided in the *NRCS Cover Crop Termination Guidelines*.
- Utilize already published materials from agricultural experts that are applicable for the crop and the area that support the cover crop management practice as a GFP.
- Request an exception in writing by receiving support from an agricultural expert approved and listed in the *RMA Good Farming Practice Handbook*.

When cover crops are managed and terminated according to agricultural expert guidance, including the *NRCS Cover Crop Termination Guidelines*, producers know they are using a GFP.

Cover Crop Termination means a practice that historically and under reasonable circumstances results in the termination of the growth of a cover crop. These include but are not limited to: natural causes such as frost, chemical application, crimping, rolling, tillage, grazing, or cutting.

Cover Crop Termination Zones

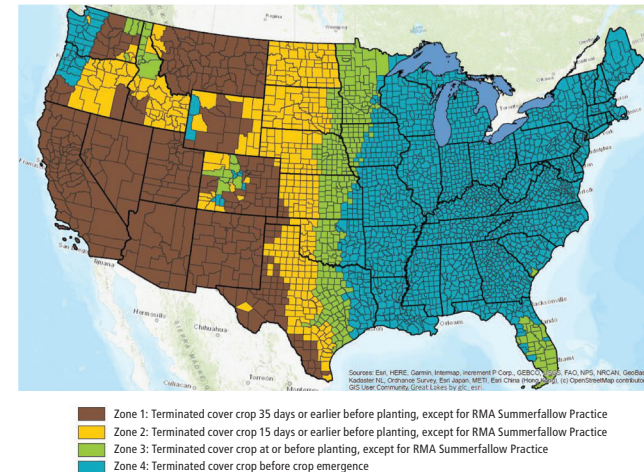
Termination zones defined in the NRCS guidelines are divided into zones 1-4 in different areas of the country.

Zonal guidance can help determine when cover crops should be terminated – before planting, at planting, or before emergence of the cash crop.

RMA Summerfallow Cropping Practices and Cover Crops

Summerfallow is a common cropping practice in dry regions, the ground is left fallow (unplanted) to benefit the cash crop planted on the acreage.

- When cover cropped for part of the year, the cash crop may be insurable as Summerfallow in NRCS Termination Zones 1-3. See the *NRCS Cover Crop Termination Guidelines* for more information.



Once a cash crop is planted, insurance coverage begins.