

IS IT POSSIBLE TO PLANT BEFORE THE FINAL PLANT DATE?



Original guarantee applies.



Decide to plant.

OR

Choose one of three prevent plant options listed below.

If you decide to plant...

- ...entering the late plant period, lose 1% of guarantee per day up to 15 days.
- ...after 15 days, your prevent plant guarantee applies 55%.
- ...after the late plant period, crop will be uninsured.

OPTION 01



Are planted and prevented planted acres of the current crop more than the largest amount of acres planted in the last four years?



- Confirm acres are less than any of your planted acres in the last four years.
- Leave land idle for the remainder of the growing season to receive 100% of the prevent plant payment.
- Payment will be 55% of your original guarantee.
- 100% of the premium must be paid.
- The deadline to file a prevent plant claim is 72 hours after the late planting date.

Actual production history is NOT affected.

OPTION 02

Plant a second crop prior to the end of late planting period of the original crop
EQUALS
NO prevent plant payment.

- Confirm acres are more than planted in last four years.
- More information is needed. Is there an added land adjustment?
- Contact your insurance agent to discuss options.

OPTION 03

Plant a second crop after the late planting period of the original crop.

Declare prevent plant on first crop and receive 35% of prevent plant indemnity.

- 35% of the first crop premium must be paid.
- 100% of the second crop premium must be paid. If the second crop is insurable in the county and meets insurability requirements.

The yield for the first crop will be 60% of prior year actual production history if a second crop is planted.

Actual production history IS affected.

Decision Aid Flow Chart

Is it possible to plant before the final plant date?

- 1) YES – if the original guarantee applies.
- 2) If – NO there are two choices.
 - a) Decide to plant, with these considerations
 - i) Entering the late plant period, you lose 1% of guarantee per day up to 15 days.
 - ii) After 15 days, your prevent plant guarantee applies 55%.
 - iii) After the late plant period, the rop will be uninsured.
 - b) OR choose one of the following three prevent plant options.
 - i) Option 1: Are the planted and prevented acres of the current crop more than the largest amount of acres planted in the last four years?
 - (1) If YES –
 - (a) Confirm acres are more than planted in the last four years.
 - (b) More information is needed. Is there an added land adjustment?
 - (c) Contact your insurance agent to discuss options.
 - (2) If NO –
 - (a) Confirm acres are less than any of your planted acres in the last four years.
 - (b) Leave land idle for the remainder of the growing season to receive 100% of the prevent plant payment.
 - (c) Payment will be 55% of your original guarantee.
 - (d) 100% of the premium must be paid.
 - (e) The deadline to file a prevent plant claim is 72 hours after the late planting date.
 - (f) Remember – actual production history is NOT affected.
 - ii) Option 2: Plant a second crop prior to the end of the late planting period of the original crop
 - (1) Remember – this equals NO prevent plant payment.
 - iii) Option 3: Plant a second crop after the late planting period of the original crop.
 - (1) Declare prevent plant on first crop and receive 35% of prevent plant indemnity.
 - (2) 35% of the first crop premium must be paid.
 - (3) 100% of the second crop premium must be paid, if the second crop is insurable in the county and meets insurability requirements.
 - (4) The yield for the first crop will be 60% of prior year actual production history, if a second crop is planted.
 - (5) Remember – Actual production history IS affected.