Important Dates

September 30
Deadline to apply for insurance or make changes to existing policies (production)

November 15
Acreage Report Due (production)

March 15
Deadline to apply for insurance (spring seeding)
Existing Policy Change date (spring and fall seeding)

May 10
Final Planting Date (spring seeding)

June 1
Acreage Report Due (spring seeding)

July 1
Premium Billing

July 31
Deadline to apply for insurance (fall seeding)

August 31
Final Planting Date (fall seeding)

September 15
Acreage Report Due (fall seeding)

Remember, to be eligible for the new federal crop disaster program SURE, each crop on the farm must be insured or have NAP coverage from FSA (some exceptions apply). Higher coverage levels translate to higher SURE guarantees!

For more information or a list of crop insurance agents in New Jersey, call the Garden State Crop Insurance Education Team toll-free at 1-800-308-2449 or visit us on the web at http://salem.rutgers.edu/cropinsurance.
Who Is Eligible?

Forages can be insured as Forage Seeding or Forage Production, which are available in most counties in New Jersey.

Forage Seeding insures alfalfa or hay mixes containing at least 50% alfalfa, birdsfoot trefoil, clover, or other approved forage legume. The acreage cannot be grown with the intent to be grazed or interplanted with another crop.

Forage Production insures alfalfa and alfalfa mixes that contain at least 25% alfalfa. The crop must have been grown during one or more years after the year of establishment. Acreage cannot be insured if it does not have an adequate stand or is grown with a non-forage crop.

What Disasters Are Covered?

- Hail
- Freeze
- Wind
- Drought
- Winterkill
- Excess Moisture
- Fire
- Insects
- Plant Disease
- Wildlife
- Failure of Irrigation Water Supply (if due to insured cause of loss, such as drought)

Exceptions apply; in most cases preventative measures must be in place.

How It Works

Forage Seeding crop insurance works by insuring a dollar amount per seeded acre during the year of establishment. Each coverage level represents a different dollar amount, for example 75% coverage level insures $226/acre. If your production-to-count (acres of established stand times coverage) is less than your protection in force (insured acreage times coverage) due to an insured cause of loss, then you could be eligible for a loss payment.

Forage Production crop insurance works by insuring your yield. Your past yield records are averaged together to calculate an Actual Production History (APH) in tons per acre. You then choose a percentage of your APH to insure, such as 75% of 3 tons/acre. This provides your yield guarantee, in this case 2.25 tons/acre. If your actual yield is less than your guarantee (due to an insured cause of loss), then you could receive a loss payment.

Decisions, Decisions...

Catastrophic (CAT) coverage

Forage Seeding: Insures $81 per acre, and it costs $300 regardless of acreage.

Forage Production: Insures 50% APH at 55% of RMA’s price for forage, and it costs $300 regardless of acreage.

Buy-up

Forage seeding: Choose between 50—75% coverage levels. Premium is calculated per acre.

Forage Production: Choose between 50—75% coverage in 5% increments, and up to 100% of RMA price. Premium is calculated per acre.

Information Needed

- FSA 578 form: Acreage Report
- FSA 1026A form
- At least 4 years of acceptable records -settlement sheets -weight tags -broker sales summaries -load receipts