



Written Agreement: For Expanding Coverage to Counties When Crop Insurance is Currently Unavailable

A written agreement is a document designed to provide crop insurance coverage for insurable crops when coverage or rates are unavailable in a county. It can also be used to modify the existing terms and conditions in the crop insurance policy when specifically permitted by the policy. The information on this fact sheet is provided for growers who may wish to become more knowledgeable about written agreements in order to better insure their crops.

In New York State, crop insurance for cabbage is currently available in only three counties despite the fact that New York ranks in the top three states nationally as a producer of fresh market cabbage and has an excellent climate for growing cabbage. A written agreement could be used to provide crop insurance coverage for cabbage acreage grown in other counties for experienced producers. This example applies to almost all crops in New York where crop insurance coverage is not available, but there is an insurance policy developed for the crop elsewhere.

Another example of use of a written agreement is the ability to add a production practice or create additional farming insurance units when the entire farming operation is under one Farm Service Agency (FSA) farm serial number. This would apply to farms that are spread out over a geographic area that is greater than one square mile. The process is called “section equivalents” and is beneficial to producers who operate several farms and are limited to one farming unit due to being assigned one FSA farm serial number for the entire farming operation. The process involves laying a one square mile grid (640 acres) over an aerial photo of the entire farming operation. Each grid is expanded to the nearest permanent boundary such as a road or waterway and will be identified as a separate farming unit. Each unit must have separate records of planted acres and harvested production.

Lastly, crop insurance options are very limited for beginning farmers. A written agreement may be able to provide beginning farmers with some level of crop insurance protection.

In order to apply for a written agreement, you must contact a crop insurance sales agent and complete an application. You need to provide planted acres and production of all insured crops and a copy of an aerial photo of the farm with all fields noted from the county FSA office.

You can find an agent locator tool at <http://www.rma.usda.gov/tools/agent.html>. For more general information on crop insurance, please visit the New York State Department of Agriculture and Markets Crop Insurance and Risk Management program website at <http://www.agmkt.state.ny.us/AP/CropInsurance.html>.

January 2013



The New York State Department of Agriculture and Markets has partnered with USDA Risk Management Agency (RMA) to provide crop insurance education to New York State farmers. For more information, please visit the NYS Crop Insurance Education website at www.agriculture.ny.gov/AP/CropInsurance.html or call 518-457-4531. The RMA website is: www.rma.usda.gov. To find a crop insurance agent, ask a neighbor for a recommendation, contact your local Farm Service Agency (FSA) office or use the USDA RMA crop insurance agent locator tool on the web at www.rma.usda.gov/tools/agent.html