



Brewery & Distillery Grains

Crop Insurance Information for New York

Crop Insurance Availability

Crop insurance is made available by county and by crop. Winter wheat, winter and spring-planted barley, and oats are insurable if grown in a county on insurable acreage, where premium rates are provided, you have a share of the crop, and the crop is planted for harvest as grain. Yield and revenue coverage are available for winter wheat, grain barley, grain corn and grain sorghum. Only yield protection is available for oats. Specific county coverage is listed below. New special provisions statements were added to provide increased coverage for malting barley producers in four counties in New York. There is no crop insurance for rye, millet, spelt or triticale. If certain criteria are met, these and other revenue from small grains, including malting barley, may be insurable under the Whole Farm Revenue Protection program.

Types of Insurance Available

Revenue Protection: Insurance coverage providing protection against revenue loss due to a production loss, price decline or increase, or a combination of both.

Revenue Protection with Harvest Price Exclusion: Insurance coverage providing protection only against revenue loss due to a production loss, price decline, or both. Note: when the harvest price is higher than the projected price, this plan usually pays a lower indemnity than the revenue or yield protection plans.

Yield Protection: Insurance coverage providing only protection against a production loss. Wheat and barley may be insured with yield or revenue protection. Coverage for oats is available with yield protection **only**.

Important Dates

Spring-Planted Sales Closing **March 15:**
Barley (spring), **Corn, Oats** (spring).

Fall-Planted Sales Closing .. **September 30:**
Winter Wheat and Barley (winter).

Causes of Loss

Every insurance policy lists the specific causes of loss covered by the plan. It is important to be

aware of what the insured causes of loss are for your crop. Usually, grains are covered for the following causes of loss:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
- Failure of irrigation water supply, if caused by an insured peril during the insurance year.
- Fire if caused by an insured peril during the insurance year.
- Insect damage, but not damage due to insufficient or improper application of control measures.
- Harvest price decline below the projected price when revenue protection is in effect.
- Plant disease, but not damage due to insufficient or improper application of control measures, including vomitoxin (subject to independent testing).
- Wildlife

Availability by County

Corn crop insurance is available in 52 counties.

Winter wheat crop insurance is available in 27 counties. These counties are: Allegany, Cattaraugus, Cayuga, Chautauqua, Columbia, Erie, Genesee, Jefferson, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Schuyler, Seneca, Steuben, Suffolk, Tompkins, Washington, Wayne, Wyoming and Yates.

Winter and spring-planted grain barley crop insurance is available in the 44 counties. See the county by county crop insurance availability chart at the the Department website, check the USDA RMA website or ask your crop insurance agent.

Malting type barley is available in 4 counties. These counties are Cortland, Genesee, Ontario and Otsego.

Grain Sorghum crop insurance is available in Broome, Chatauqua, Herkimer, Jefferson, Livingston, Montgomery, Oneida, Orleans. Otsego, Rensselaer, Saratoga, Schuyler, Seneca, Suffolk, Ulster, Washington, and Wyoming counties.

Oats crop insurance is available in 46 counties. See the county by county crop insurance availability chart at the the Department website, check the USDA RMA website or ask your crop insurance agent.

Trend Adjustment Option

The trend adjustment option is available in New York for winter wheat and corn in selected counties. It allows for APH adjustments for yield associated with improvements in genetics.

Late and Prevented Planting Option

These provisions provide protection only on eligible acreage that is planted late or that cannot be planted by the final planting date. Basic provisions provide 60% coverage at the crop's production guarantee; 65%-70% can be purchased.

Reporting Requirements

You must file a report of planted acreage with your crop insurance agent by the acreage reporting date established for your county. Acreage reporting is July 15 for spring-planted crops with the March 15 sign-up deadline. The winter wheat and barley acreage reporting deadline is November 15.

Duties in the Event of Damage or Loss

Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period).

Written Agreements Can Provide Crop Insurance Equivalence

If a policy for a particular crop is not available in your county, it may be possible to import a policy from an approved county for the crop, if the producer has records of acreage and production for the three previous years for the crop or a similar crop. Contact a crop insurance agent for more details well ahead of the enrollment deadline, as USDA RMA approval of each written agreement is required. Malting barley varieties are currently not eligible for protection via a written agreement. All crop insurance requires that you follow Best Management Practices for planting as per "Cornell Recommends" or an expert crop consultant.

Noninsured Crop Disaster Assistance Program

If you are unable to obtain a written agreement or wish to cover a crop for which no crop insurance is available, consider coverage under the Noninsured Crop Disaster Assistance Program (NAP), obtained from your county USDA Farm Service Agency (FSA). NAP coverage is available for nearly all crops for which crop insurance is not offered. NAP's basic or catastrophic (CAT) coverage pays only the amount of loss that exceeds 50% of the expected production at 55% of the average market price for the crop. The 2014 Farm Bill authorizes new, higher coverage levels ranging from 50% to 65% of produc-

tion, in 5 percent increments, at 100% of the average market price. For all coverage levels, the NAP service fee is the lesser of \$250 per crop or \$750 per producer per county, not to exceed a total of \$1,875 for a producer with farming interest in multiple counties. Producers who elect additional coverage must also pay a 5.25% premium fee not to exceed \$6,562.50. Loss payments are capped at \$125,000 per producer. There is NAP coverage for grain barley in counties without barley crop insurance. There is no NAP coverage for malting barley.

Coverage Levels and Premium Subsidies

The premium subsidy percentages vary, depending on the amount of protection you purchase and your farm unit structure. Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. It is the very lowest level of coverage. The cost for CAT coverage is an administrative fee of \$300 per crop. However, in the event of a total loss, CAT coverage pays only 27.5% of the crop's insured value.

Price Elections

Commodity Exchange Price Provisions (CEPP) contain information necessary to develop the projected price and the harvest price for the insured crop. Projected prices for spring-planted crops are announced by USDA RMA on March 1. For oats, RMA establishes a price election because board of trade prices are not available. Harvest prices are announced on November 1.

Where to Buy Crop Insurance

All multi-peril crop insurance policies, are available from private insurance agents. A list of crop insurance agents is available at your USDA county Farm Service Agency (FSA) offices. Or use the USDA RMA agent locator on the RMA web site at www.rma.usda.gov/tools/agent.html.

Where to Buy NAP

Contact your county FSA office to enroll in NAP. To locate your local office, visit www.fsa.usda.gov click on "State Offices", then NY, then "County Offices" and then your county.

For More Information

Visit the NYS Department of Agriculture and Markets Crop Insurance Education Program website at: www.agriculture.ny.gov/AP/CropInsurance.html. Call our 800 number at 800-554-4501 or call our program staff directly at: 518-457-4531. Visit the USDA Risk Management Agency website at: www.rma.usda.gov.



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 800-554-4501. The RMA website is: www.rma.usda.gov.