



New York State  
Department of  
Agriculture &  
Markets

# Crop Insurance

## FARMER SUCCESS STORY

### Focus on Good Crop Management, but Always Have a Backup

**STEPHENTOWN, NY** -- Larry Eckhardt's goals are straightforward: to transfer the family farm to his children in a more secure financial position than he received it, and with it, the skills that they will need to continue the momentum that his father started in 1959.

Larry Eckhardt's dad first came to Kinderhook Creek Farm in Stephentown, Rensselaer County as a farm worker, then purchased the farm and continued to add to it, creating it much as it exists today. Eckhardt, his wife Heather, and their two boys picked up the reigns when they purchased it in 2002. "We're still growing many of the same crops and we have a lot of the same acreage that we were farming in 1959," says Eckhardt.

The farm comprises about 1000 acres of rented and leased land with a diverse range of crops, including pumpkins, gourds and ornamental corn, vegetables for a retail stand, about 200 acres each of field corn, small grains and fresh market sweet corn, and 100 acres of soybeans. They also produce hay for 60 head of Angus beef cattle.

Like most farmers, one of Eckhardt's biggest challenges is weather risk, and his strategy uses available risk management tools as a backup to best farming practices.

"Weather risk is probably our biggest challenge and that is one of the reasons that we've participated in crop insurance and the [Risk Management Agency] programs," states Eckhardt. In addition, their lenders require crop insurance.

Because Eckhardt grows a diverse set of crops for which there is no catastrophic level of individual crop insurance available, he is eligible for the Noninsured Crop Disaster Assistance Program administered by USDA FSA. NAP helps protect producers against weather-related risks by paying an indemnity when a natural disaster either reduces the expected yield of a crop by more than 50 percent, or prevents the farmer from planting more than 35 percent of the intended crop acreage. NAP may cover up to \$100,000 in losses, based on documented yield history and acreage planting records. NAP is the lowest level of crop insurance coverage required for other disaster program eligibility, such as Supplemental Revenue Assistance Payments (SURE). Eckhardt had insured his sweet corn in the past, until policy changes made it less beneficial for his situation.

"Whether you use minimum tillage, zone building, whatever you happen to use, manage the risks by managing the crops. Then use the [USDA Risk Management Agency] risk management tools, crop insurance, NAP through USDA --- use those as the backup to your management tools," Eckhardt advises.

Eckhardt credits the NYS Department of Agriculture and Markets' Crop Insurance Education Program with building his awareness about crop insurance and other risk management tools offered by USDA Risk Management Agency (RMA). The program, funded by USDA Risk Management Agency (RMA), provides for crop insurance and risk management education and outreach to producers.



This institution  
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*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](http://www.agriculture.ny.gov/AP/CropInsurance.html) or call 518-457-4531. The RMA website is: [www.rma.usda.gov](http://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](http://www.rma.usda.gov/tools/agent.html)*