

Summary and analysis of Special Provisions for cover crops to the common crop insurance policy for the 2013 cropping year

Regional office:	No insurance will be attached, or be considered attached to any acres in which:	Comment/explanation:
Springfield, IL (regulating crop insurance policies for Illinois, Indiana, Michigan, and Ohio)	A crop other than a cover crop has reached a headed or bud stage.	This rule applies to commodity crops planted into forage such as alfalfa that was planted at least 12 months prior to the planting of the insured commodity crop. Insurance coverage will be denied on a commodity crop planted into an established grass/forage if it reaches a head or bud stage. If a cover crop was planted in the last 12 months, it may reach a head or bud stage and still maintain crop insurance coverage for the commodity crop, as long as all other rules are followed.
	A crop, including a cover crop, is hayed or grazed after May 10th.	All covers may be grazed or hayed up until May 10 th and still maintain insurability of the commodity crop planted in the 2013 cropping year.
	A crop including a cover crop is not terminated at least seven days prior to the spring crop's final planting date.	This rule allows for planting into a living cover crop, as long as the cover crop is killed seven days before the final planting date.
		This rule could still result in an issue similar to that experienced in 2011 with a wet spring preventing termination of cover crops along with all other field operations. In such a situation, wet weather could result in the loss of crop insurance coverage for some farmers due to this artificial termination date.
St. Paul, MN (regulating crop insurance policies for Iowa, Minnesota, and Wisconsin)	A crop other than a cover crop reaches a headed or bud stage.	This rule applies to commodity crops planted into forage such as alfalfa that was planted at least 12 months prior to the planting of the insured commodity crop. Insurance coverage will be denied on a commodity crop planted into an established grass/forage if it reaches a head or bud stage. If a cover crop was planted in the last 12 months, it may reach a head or bud stage and still maintain crop insurance coverage for the commodity crop, as long as all other rules are followed.
		All covers may be grazed or hayed up until May 10 th and still maintain insurability of the commodity crop planted in the 2013 cropping year.
	A crop including a cover crop is hayed or grazed after May 10 th .	This rule prohibits planting into a living cover crop.
	A crop including a cover crop is not terminated prior to planting.	This rule removes any artificial termination date, relying instead on planting date.

Topeka, KS (regulating crop insurance policies for Colorado, Kansas, Missouri, and Nebraska)	A perennial hay crop was harvested.	“Double cropping” in the calendar year between a perennial hay crop and an insured commodity crop will result in loss of coverage for the second crop in the calendar year. Grazing is not considered harvested. To be harvested, it must be removed by mechanical means.
	A crop other than a cover crop reached a headed or bud stage.	This rule applies to commodity crops planted into forage such as alfalfa that was planted at least 12 months prior to the planting of the insured commodity crop. Insurance coverage will be denied on a commodity crop planted into an established grass/forage if it reaches a head or bud stage.
		If a cover crop was planted in the last 12 months, it may reach a head or bud stage and still maintain crop insurance coverage for the commodity crop, as long as all other rules are followed.
A cover crop is terminated after 50% of the cover crop has headed or budded.	This rule allows for planting into a living cover crop, as long the cover crop is terminated before half of the acreage reaches a head or bud stage. This standard is difficult to measure and leaves room for subjective interpretation on the amount of cover crops reaching a headed or budded stage.	
Billings, MT (regulating crop insurance policies for Montana, North Dakota, South Dakota, and Wyoming)	A perennial hay crop was harvested.	“Double cropping” in the calendar year between a perennial hay crop and an insured commodity crop will result in loss of coverage for the second crop in the calendar year. Grazing is not considered harvested. To be harvested, it must be removed by mechanical means.
	A crop, including a cover crop, reached the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage	This rule allows for planting into a living cover crop, as long the cover crop is terminated before the acreage reaches a head or bud stage.