

PREVENTED-PLANTING CHECKLIST



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www.dtn.com/preventedplanting

What is Prevented Planting?

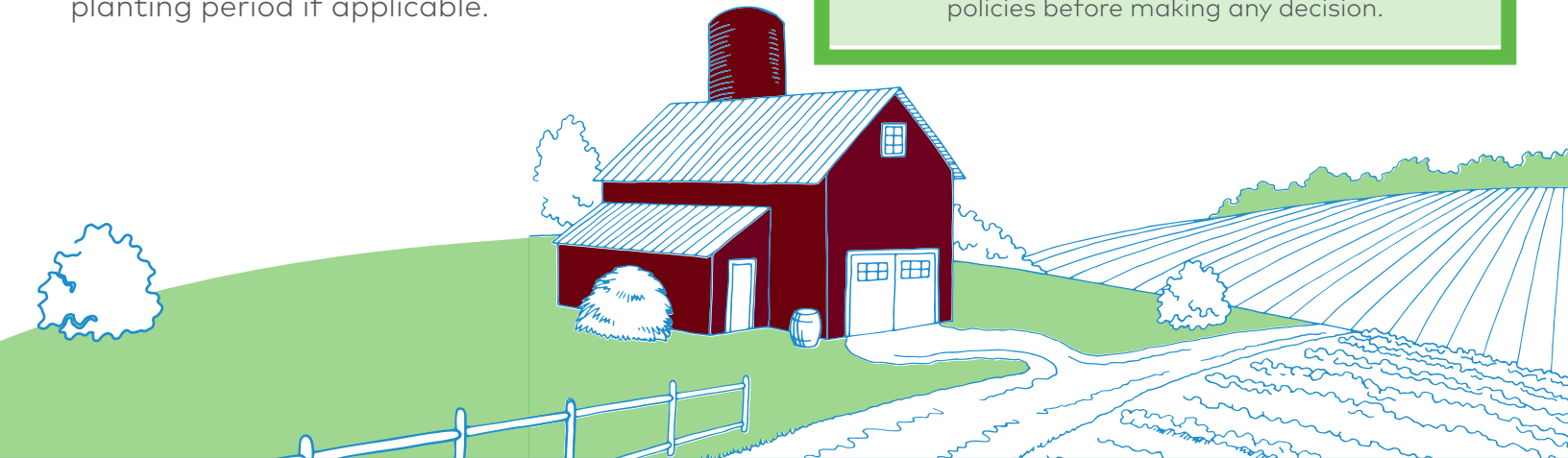
Prevented planting is a failure to plant an insured crop with the proper equipment by the final planting date designated in the insurance policy's Special Provisions or during the late planting period if applicable.

THE 20/20 RULE FOR PREVENTED PLANTING

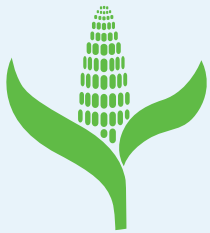
A minimum of 20 acres or 20% of your farm unit must be affected.



Push a pencil and have a long talk with your crop-insurance agent about your specific policies before making any decision.



How much do I get paid?



Example Farmer with 176 APH on Corn
Bought 80% Coverage

Preventing planting pays **55%**

of the initial revenue guarantee for corn and 60% on soybeans.



Example Farmer with 50 APH on Soybeans
Bought 80% Coverage

	176	APH on Corn
x	0.80	Percentage coverage
<hr/>		
	140.80	
x	4	Dollar amount of Cost per bushel
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	563.20	
x	0.55	Percentage of prevented planting coverage
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\$309.76		Payment per acre



Photograph the damage to your fields. Work with your crop insurance agent to document any losses to your fields.



Consider your rental agreement and talk to your landlord before filing a claim.

Cash-rent farmer? A high percentage of payments could go to landlords, so make sure your landlord is still expecting their cash rent.



Check your dates – final planting dates and late-planting periods for crops vary by state and area.

	50	APH on Soybeans
x	0.80	Percentage coverage
<hr/>		
	40	
x	9.54	Dollar amount of Cost per bushel
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	381.60	
x	0.60	Percentage of prevented planting coverage
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\$228.96		Payment per acre

THE FINAL DATE FOR FULL INSURANCE COVERAGE

After that date, crop insurance protection then moves into a late-planting period that lowers the guarantee 1% per day over the next 25 days.



Notify your insurance agent of a prevented-planting claim within 72 hours of the end of the late-planting filing period.



You are not required to plant during those late-planting days, but if you do, you are not eligible for prevented-planting payments. You can notify your crop insurer and shift acres from corn to soybeans.

What can I do?



Plant cover crops

Farmers who file prevented-planting claims are also allowed to plant a cover crop on the affected acreage.



Graze/Hay cover crop

If you graze or hay the cover crop before Nov. 1, then the prevented-planting indemnity would be just 35% of the potential payment.



Plant second crop

You could still receive 35% of the indemnity and pay 35% of the premium. The second crop's yield would also affect the APH for next year.