

St. Paul Regional Office — St. Paul, MN

Revised January 2014

Cover Crops

Iowa, Minnesota, and Wisconsin

What is a cover crop?

A cover crop is a crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement.

New Cover Crop Special Provisions

Insurance shall attach to a crop following a cover crop when:

- The cover crop meets the definition provided in the Basic Provisions;
- Planted within the last 12 months; and
- Managed and terminated according to the Natural Resources Conservation Service (NRCS) guidelines.

If the growing conditions warrant a deviation from the guidelines, producers should contact either Extension or local NRCS for management guidance. For information on cover crop management and termination guidelines, refer to the Cover Crop Termination Guidelines published at:

www.nrcs.usda.gov/wps/portal/nrcs/main/national/landuse/crops/.

Can I insure a spring crop following a cover crop?

Yes, as long as the planned amount of biomass is available at the time of termination to meet the conservation purpose of a cover crop.

The cover crop must be terminated per the NRCS's Cover Crop Termination Guidelines and Cover Crop Termination Zones Map.

Can grazing be used as a form of terminating the crop?

No, grazing is not considered terminating the cover crop.

Can I harvest a cover crop before the insured crop is planted?

Yes, the cover crop can be grazed or harvested as hay or silage; however, if it is harvested as grain or seed in the same year, the conservation cover crop will be considered a "crop" and double-crop rules will apply.

What is Double Cropping?

Double cropping is harvesting at least two crops from the same land in the same year. This does not include cover crops.

Will over-seeding or interseeding a conservation cover crop into an insured grain crop affect insurability?

No, as long as the cover crop is seeded near physiological maturity of the insured crop and the practice does not interfere with harvest of the insured crop.

What are my options for planting and harvesting a cover crop on acres prevented from being planted to an insured crop?

- Plant a cover crop and receive a full prevented planting payment (but do not harvest or graze this cover crop before November 1 or otherwise harvest at any time).
- Plant a cover crop after the late planting period or after the final planting date, if no late planting period is available. You may also harvest or graze the cover crop at any time, and receive a prevented planting payment equal to 35 percent of the prevented planting guarantee.

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www3.rma.usda.gov/apps/agents/.

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