

University of Minnesota Extension

<http://www.extension.umn.edu/>

612-624-1222

## Minnesota Crop News

# Prevented planting? Evaluating your insurance options in 2014

By Phyllis Bongard on June 18, 2014 8:38 AM | Leave a comment  
by Kent Olson, Extension Economist

Again in 2014, spring rains and flooded fields have delayed or prevented planting for many farmers in Minnesota. If farmers have multi-peril crop insurance and have not been able to plant by their crop's final planting date, they do have options.

For most of Minnesota, the final planting date for corn is May 31. For the northern counties it is May 25. The final planting date for soybeans in Minnesota is June 10. The late planting period extends for 25 days after the crop's final planting date.

If a farmer was unable to plant corn on or before May 31 (in most of Minnesota) because of an insurable cause of loss, the farmer may:

- Plant corn during the 25-day late planting period with the production guarantee being reduced one percent per day for each day planting is delayed after the final planting date. (But planting corn in Minnesota after the middle of June is not recommended due to potential frost before harvest.)
- Plant corn after the late planting period, that is after June 25. The insurance guarantee will be 60%--the same as the insurance guarantee provided for prevented planting coverage. (Again, planting corn after the middle of June is not recommended in Minnesota.)
- Plant soybeans on the land intended for corn before June 25 with full insurance coverage for the soybeans (but no prevented planting payment for corn).
- Not plant a crop and receive a prevented planting payment.
- Plant a cover crop and receive a prevented planting payment.
- After the late planting period ends, plant the acreage to another crop (second crop) and receive a reduced prevented planting payment for the corn.

If a farmer is unable to plant soybeans on or before June 10 in Minnesota because of an insurable loss, farmers have a similar set of options. They may:

- Plant soybeans during the 25-day late planting period with the production guarantee being reduced one percent per day for each day planting is delayed after the final planting date.
- Plant soybeans after the late planting period, that is after July 5. The insurance guarantee will be 60%--the same as the insurance guarantee provided for prevented planting coverage.

- Not plant a crop and receive a prevented planting payment.
- Plant a cover crop and receive a prevented planting payment.
- After the late planting period ends, plant the acreage to another crop (second crop) and receive a reduced prevented planting payment for the soybean.

The first step for farmers is to contact their crop insurance agent to review their policy and options before making a decision.

Farmers and their advisers can use a worksheet developed by Iowa State and adapted for Minnesota by Kent Olson to evaluate their options when prevented from planting. The worksheet also helps in the evaluation of whether to replant or not. The worksheet is available here: <http://z.umn.edu/mr5>.

USDA's Risk Management Agency's (RMA) information on final planting dates and other crop insurance information can be found at [www.rma.usda.gov/aboutrma/fields/mn\\_rso/](http://www.rma.usda.gov/aboutrma/fields/mn_rso/) . RMA defines prevented planting as a failure to plant an insured crop with the proper equipment by the final planting date designated in the insurance policy's actuarial documents or during the late planting period, if applicable, due to an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics. More information can be found on RMA's Prevented Planting fact sheet at [www.rma.usda.gov/fields/mn\\_rso/2013/2013preventedplanting.pdf](http://www.rma.usda.gov/fields/mn_rso/2013/2013preventedplanting.pdf) .

Tags:

- crop insurance,
- prevent plant

### Leave a comment

Name

Email Address

URL

Remember personal info?

Comments (You may use HTML tags for style)