



Cover Crops

June 2013

What is a cover crop?

For insurance purposes, 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.

Can I insure a crop following a cover crop?

Yes, you may if you meet certain conditions for terminating the cover crop. You must terminate the cover crop before the deadline listed in the Natural Resources Conservation Service's (NRCS) Cover Crop Termination Guidelines for Non-Irrigated Cropland. If you do not terminate the cover crop your commercial crop may be considered double cropped. If the double cropping practice is not available in your county, your commercial crop may **not** be insurable.

RMA is revising its procedures for cover crops and the deadline for terminating cover crops. The deadlines are located in NRCS' Cover Crop Termination Guidelines for Non-Irrigated Cropland. These guidelines also include allowances for weather conditions, local climate, and topography, as well as advances in cover crop technology. More guidance for cover crops can be found in RMA's Special Provisions of Insurance for Cover Crops. We expect these new procedures to be in place starting in the fall of 2013 for the 2014 crop year.

Termination of cover crops that are used in an irrigated cropping system are not restricted to a given cover crop termination zone. The cover crop should be terminated based on the crop system and conservation, but before the planted crop emerges.

Why should I plant a cover crop?

USDA has developed the best and most comprehensive guidance possible for cover crops. RMA, NRCS, and Farm Service Agency (FSA) cover crop experts were involved in an interagency cover crop workgroup to develop cover crop management guidelines across the U.S. NRCS has used

information from the workgroup, technical literature available, and experts' knowledge of national and local cover crop systems to develop cover crop management guidelines.

If you plant cover crops you may improve:

- Soil quality,
- Nutrient cycling,
- Nitrogen production,
- Erosion control,
- Weed management, and
- Soil water availability.

Federal crop insurance policies now use the NRCS guidelines for cover crop farming practices.

How do I find the deadlines for terminating my cover crop?

The timing of cover crop termination is critical in areas where poor timing of termination uses soil water that is vital for commercial crop growth and yield. However, the specific date and stage of growth requirements that were in RMA procedures led to some acreage losing coverage in years where weather may have blocked your effort to either terminate or harvest the cover crop in time to qualify for insurance coverage. RMA termination requirements also may not have allowed you to gain the full conservation benefits of the cover crop practice you were using.

Recognizing the advances and added benefits of cover crop practices, and trying to provide more flexibility in the face of changing conditions, RMA revised its cover crop procedures by employing new guidelines. Now, you will determine the recommended termination time for a cover crop by using the NRCS Cover Crop Termination Guidelines for Non-Irrigated Cropland on the NRCS web site at www.nrcs.usda.gov/wps/portal/nrcs/detailfull/national/landuse/crops/?cid=stelprdb1077238. You can also find more information about cover crops and commercial crop insurability in your county Special Provisions at webapp.rma.usda.gov/apps/actuarialinformationbrowser/. Once you reach the site, click on the drop down menus in order to choose

the year, your crop, your state, and your county. All relevant information for your crop, including information on cover crops, is available.

How does it work?

The new guidelines provide recommended termination periods for cover crops to achieve conservation benefits and to minimize risk of yield reduction in the following crop due to soil water use. Four cover crop termination zones were established across the United States to identify the proper cover crop management due to variability in climate and cropping systems in those areas. For example, it recommends that farmers in:

- Zone 1 (largely arid to semi-arid regions in the Western US) terminate cover crops 35 days or earlier before planting their main crop;
- Zone 2, moving to the east, recommends 15 days or earlier before planting;
- Zone 3 recommends on or before planting; and
- Zone 4 covering a large portion of the Eastern U.S., recommends at planting or within 5 days after planting, but before crop emergence.

Can I use grazing as a form of terminating the crop?

No, grazing is not considered terminating the cover crop.

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 web site at www3.rma.usda.gov/apps/agents/

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