



Dear Valued Customer,

May 13, 2022

We know it has been a wet spring, and with that thought in mind, we wanted to provide the answers to some frequently asked questions regarding crops with prevented planting coverage insured under the Common Crop Insurance Policy (CCIP). As a reminder, the final plant date (FPD) for corn is June 5th. The FPD for soybeans is June 20th. Corn under CCIP has prevented planting coverage at 55%, while soybeans are at 60% of the timely planted guarantee.

What happens if you are prevented from planting by the FPD due to an insurable cause of loss? There are three options:

- **Option 1:** Continue planting into the late plant period (LPP) with a 1% reduction in the guarantee for each day late planted yet pay full premium. Please note a few crops have a larger reduction in guarantee. Generally, the LPP is 25 days, but some crops/counties have been adjusted and may be less than 25 days or no LPP. Insureds would have to check their policy or special provisions to confirm the LPP for their crop/county.
- **Option 2:** Plant a different crop within the late plant period (LPP) of the intended crop. No claim would be paid, and no premium would be charged for the intended crop. Any other crop planted may be insured or not, and if insured may be timely or late planted.
- **Option 3:** If you have continued to try to plant through the final plant date, stop trying to plant the crop and file a prevented planting claim for the acreage not planted. Either the acres qualify for PP, or they don't. If qualified, payment is made at this reduced guarantee, yet full premium is charged. If not qualified, no payment is made, the acres are removed, and no premium is charged.

Notice of prevented planting must be submitted within 72 hours after the final plant date (FPD) or within 72 hours of determining that planting will not happen within the late plant period (LPP). This is just the notice of loss. The prevented acres will still need to be reported on the acreage report the insured completes with the agent by the acreage reporting date (ARD).

If you have any questions regarding this information, please reach out to our agents and we will be happy to check your policy or special provisions to confirm the LPP for your crop/county. Thank you for continuing to be a valued customer.

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