

Prevent Plant Rules for Corn & Soybeans

The Federal Multi Peril Crop Insurance individual policies cover prevented planting as follows:

- You must have been prevented from planting by an insured cause. (Usually this is too wet)
- The condition must be common to the area. In other words, if everyone else got their crop planted and you turn in a prevented planting claim, that claim may be denied.
- In order to be eligible for a prevented planting payment, the area that was prevented from being planted must be at least the lesser of 20 acres or 20% of the insurable crop acres in the unit. The acreage that was prevented from being planted does not need to be contiguous.
- Your prevented planting indemnity will be 60% of your guarantee. For example, if your Actual Production History is 130 bu./acre and you elected 75% coverage and chose the revenue product, Crop Revenue Coverage, your guarantee would be: $130 \times 75\% = 97.5 \times \$4.04 = \$393.90$. Your prevented planting indemnity would be $\$393.90 \times 60\% = \236.34 . If you plant a second crop after the late planting period, you will receive only 35% of the prevented planting indemnity and you must insure the second crop and pay the full premium on the second crop.
- You can not have a prevented planting claim until after the final planting date for the crop. Additionally, you can not plant any crop including a cover crop during the late planting period which is 25 days after the final planting date for corn & soybeans. If you plant any crop during the late planting period, you do not have a prevented planting claim.
- You must submit a notice of loss on a prevented planting claim within 72 hours of the time that you determined that you will not be able to plant the crop, but no later than 72 hours after the end of the late planting period.

The Group Risk Plans of Insurance, GRP & GRIP do not cover prevented planting.

You can plant corn or soybeans after the final planting date. If corn or soybeans are planted after the final planting date, the production guarantee or amount of insurance is reduced by 1% per day for each day planted after the final planting date up to a maximum of 25 days.

Final Plant Dates by State

Iowa	Corn – 5-31	Soybeans – 6-15
Illinois	Corn – 5-31 & 6-5	Soybeans – 6-15 & 6-20
Indiana	Corn – 6-5	Soybeans – 6-20
Kansas	Corn – 5-20 & 5-31	Soybeans – 6-25 & 6-30
Michigan	Corn – 6-5	Soybeans – 6-15
Minnesota	Corn – 5-31	Soybeans – 6-10
Missouri	Corn – 5-25 & 6-5	Soybeans – 6-20 & 6-25
North Dakota	Corn – 5-25 & 5-31	Soybeans – 6-10
Nebraska	Corn – 5-25 & 5-31	Soybeans – 6-15
Ohio	Corn – 5-25 & 5-31	Soybeans – 6-15
Pennsylvania	Corn – 6-10	Soybeans – 6-10 & 6-20
South Dakota	Corn – 5-25 & 5-31	Soybeans – 6-10
Wisconsin	Corn – 5-25 & 5-31	Soybeans – 6-10 & 6-15

If you have questions about the final plant dates for a specific county please call your Crop Insurance Manager.

Where there are multiple dates, you can find the appropriate date for each county by going to the RMA web site
 In the menu column, click on Data
 Under Data, look for “Date Summaries.”
 Click Control “F” and enter the State you desire

Look for the crop and crop insurance product and you will find the final planting dates along with the other important dates.