

PREVENTED PLANTING

COMPANY MUST BE NOTIFIED WITHIN 72 HOURS AFTER THE FINAL PLANTING DATE FOR THAT CROP IF THE INSURED DOES NOT INTEND TO PLANT DURING THE LATE PLANTING PERIOD.

After the final planting date for the crop, it is THE INSURED'S OPTION whether to plant during the late planting period and have reduced coverage or to claim prevented planting. If the insured chooses to plant after the final plant date they will lose 1% of coverage per day until the end of the late-planting period which varies by crop. If they plant the crop after the late-planting period it will be insured at the prevented planting coverage level (usually 60%).

ELIGIBLE ACRES: The highest number of planted acres to that crop, by county, in the last 4 years in the data base. (There are different rules for double cropping & PP wheat in double crop areas.)

If claiming prevented planting, the insured has the option to:

- 1) Collect 100% of the PP indemnity (60% of the coverage) on the first crop and not plant another crop.
 - A) Pay 100% of premium.
 - B) No effect on APH for the PP crop.

- 2) Collect 35% of the PP indemnity (35% of 60% of the coverage) and pay 35% of the premium on the first crop and plant another crop. If the second crop is insurable it is insured at 100% of coverage and insured pays 100% of the premium for the second crop.
 - A) Second crop CANNOT BE PLANTED PRIOR TO THE END OF THE LATE PLANTING PERIOD FOR THE PP CROP.
 - B) 60% of the previous Approved Yield on the PP crop will be applied on PP acres.

Cover crops can be planted on PP ground. However, no crop that will be chopped, hayed or grazed before November 1 is allowed if insured wants 100% of the PP indemnity. If a crop is planted on PP ground and chopped, hayed or grazed before November 1, the indemnity will be reduced to 35% of the PP indemnity. If any crop is planted and harvested for grain, regardless of harvest date, the indemnity will be reduced to 35% of the PP indemnity.

