

## Special Provisions of Insurance

### 2022 and Succeeding Crop Years

Year: 2022	Commodity: Forage Production (0033)	State: Maryland (24)
Date: 6/16/2021	Plan: APH (90)	County: Harford (025)

### Program Dates for Insurable Types and Practices

**Sales Closing Date**  
9/30/2021

**Earliest Planting Date**

**Final Planting Date**

**End of Late Planting Period Date**

**Acreage Reporting Date**  
12/15/2021

**Premium Billing Date**  
7/1/2022

TP	Type	Practice
T/P 1	Alfalfa 25-59 823 *3	No Practice Specified 997
T/P 2	Alfalfa 60-89 824 *4	No Practice Specified 997
T/P 3	Alfalfa 90-100 825 *5	No Practice Specified 997
T/P 4	Alfalfa 25-59 823 *3	No Practice Specified (OC) 723
T/P 5	Alfalfa 60-89 824 *4	No Practice Specified (OC) 723
T/P 6	Alfalfa 90-100 825 *5	No Practice Specified (OC) 723
T/P 7	Alfalfa 25-59 823 *3	No Practice Specified (OT) 724
T/P 8	Alfalfa 60-89 824 *4	No Practice Specified (OT) 724
T/P 9	Alfalfa 90-100 825 *5	No Practice Specified (OT) 724

### Statement

#### General

ADEQUATE STAND: For forage containing 60 percent or more alfalfa, the minimum required number of live alfalfa stems per square foot that are two inches or greater in height

Live Alfalfa Stems per Square Foot

Alfalfa 90-100	55
Alfalfa 60-89	40

ADEQUATE STAND: For forage containing less than 60 percent alfalfa, the minimum number of live plants per square foot

Live Plants per Square Foot

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	First Year	Second Year	Third Year	Fourth Year
Alfalfa 25-59	6.0	4.0	3.0	*

\*Overage stands are not insurable as the Alfalfa 90-100 type, Alfalfa 60-89 or Alfalfa 25-59 type and must be insured as Alfalfa1-24 type.

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

### Type

- \*3 Alfalfa 25-59: Alfalfa is at least 25 percent but less than 60 percent of groundcover.
- \*4 Alfalfa 60-89: Alfalfa is at least 60 percent but less than 90 percent of groundcover.
- \*5 Alfalfa 90-100: Alfalfa is 90 percent or more of groundcover.

### Date

In accordance with Section 7(a) of the Crop Provisions, insurance attaches on acreage with an adequate stand on October 16th for the calendar year following the year of seeding for Fall planted forage.

In accordance with Section 7(a) of the Crop Provisions, insurance attaches on acreage with an adequate stand on October 16th for calendar years subsequent to the calendar year following the year of seeding.

In accordance with Section 7(a) of the Crop Provisions, insurance attaches on acreage with an adequate stand on May 22nd for the calendar year following the year of seeding for Spring planted forage.

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#### Insurance Availability

In accordance with section 9(a)(1)(iv) in the Common Crop Insurance Policy Basic Provisions (Basic Provisions), acreage that has not been planted and harvested or insured (including insured acreage that was prevented from being planted) in at least one of the three previous crop years or acreage where the only crop that has been planted and harvested in one of the three previous crop years was a cover, hay, or forage crop (hereinafter referred to as new breaking acreage) is insurable at 80 percent of the applicable published county T-Yield in the actuarial documents without a written agreement if all of the following requirements 1 through 4 below are met. New breaking acreage is insurable at 65 percent of the applicable published county T-Yield in the actuarial documents without a written agreement if only requirements 1, 2, and 4 below are met.

1. The policyholder must provide documentation that 75 percent or more of the new breaking acreage by field (or within an existing field if only a portion of the field is new breaking acreage) is composed of soil types defined as Capability Class I, II, III, or IV as determined by the Natural Resources Conservation Service (NRCS) Web Soil Survey (<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>);
2. The policyholder must certify that the new breaking acreage was broken out or chemically destroyed prior to planting;
3. The policyholder must provide documentation that the new breaking acreage has been previously broken and planted to a crop. Examples of documentation include but are not limited to: a FSA-578 document showing the prior crop that the new breaking acreage was planted to, a prior crop year's FSA-578 document showing that the new breaking acreage is classified as cropland, receipts/invoices from custom planters or custom harvesters detailing the fields that were planted or harvested, etc.; and
4. If NRCS requires a Conservation Plan on the new breaking acreage, the policyholder must provide documentation that one is, or will be, in place. If NRCS does not require a Conservation Plan on the new breaking acreage, the producer must certify that one is not required.

Up to and including 320 acres of new breaking acreage per county (on a whole field basis), that meet the requirements above, may be insurable under this Special Provisions statement for the policyholder/entity per each sales closing date (for example, a total of 320 acres or less of new breaking acreage for crops with a September 30 sales closing date and total of 320 acres or less of new breaking acreage for crops with a March 15 sales closing date). Any new breaking acreage (on a whole field basis) that meets the requirements above and exceeds the 320-acre limitation will require a written agreement to establish insurability (only the acreage that exceeds 320 acres requires a written agreement, up to 320 acres may be approved under this Special Provisions statement even if the producer has more than 320 new breaking acres in the county).

#### Underwriting Standards:

The producer must provide the applicable documentation and certification described in requirements 1 through 4 above to the Approved Insurance Provider (AIP) on or before the acreage reporting date for insurability of such new breaking acreage. If the above requirements are met and the described documentation and certification is provided to the AIP by the acreage reporting date, the new breaking acreage will be insurable using the appropriate percentage (65 percent or 80 percent) applied to the applicable published county T-Yield in the actuarial documents (simple average T-Yields, new producer T-Yields, and variable T-Yield percentages do not apply). A separate APH Database must be established for this new breaking acreage the initial crop year it is insured (in subsequent crop years standard APH procedure will apply provided the acreage is insurable under the terms of the Basic Provisions). Additionally, new breaking acreage will not be eligible for prevented planting coverage the initial crop year it is insured under this Special Provisions statement.