



## Late and Prevented Planting Coverage and Replant Provisions for Wisconsin Farmers

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The cool wet weather this spring delayed planting for many Wisconsin farmers and recent heavy rains only made conditions worse. As a result, farmers with crop insurance may trigger late or prevented planting coverage or may use replant provisions. These provisions only apply to those with APH or CRC coverage above catastrophic coverage. This bulletin briefly describes late and prevented planting provisions for these federally endorsed policies (not for private supplemental policies). Remember to always contact your crop insurance agent if you have questions.

### Key Dates

The final planting dates in Wisconsin are May 31 for corn for grain, June 5 for corn for silage, June 10 for soybeans in the northern 2/3 of the state and June 15 for the southern 1/3 of the state. If a farmer plants insured acreage after these dates, the farmer must notify the crop insurance agent, even if the farmer has elected not to have late and prevented planting coverage. Note that small areas do not trigger late and prevented planting provisions. The late or prevented planting area must exceed 20 acres or 20% of the unit's acreage to qualify.

### Late Planting

Once late or prevented planting is triggered, farmers have different options, which should be discussed with your crop insurance agent. The crop can be planted late and the unit's yield guarantee reduced, a different crop can be planted (possibly with (reduced) insurance coverage), or the land can be left fallow and an indemnity received for prevented planting. Farmers prevented from planting in a timely manner should consult with their crop insurance agent to understand their options and associated restrictions and implications, otherwise they may not claim indemnities they are due or inadvertently forfeit insurance coverage.

Crop policies with late planting provisions allow planting the crop after the final planting date, but the unit's yield guarantee is reduced. The contribution of late planted acres to calculating a unit's APH yield guarantee is reduced by 1% for each day after the final planting date the acres are planted, up to 25 days. If planting occurs 25 days after the late planting date, the contribution of these late planted acres is fixed at 60% of their timely planted yield.

### Late Planting Example

A 200 acre unit of corn for grain has an APH yield guarantee of 150 bu/ac x 200 ac = 30,000 bu. 100 acres are planted before the final planting date of May 31, but 100 acres are planted June 6, 6 days after the final planting date. The APH corn yield guarantee for these 100 acres is reduced 6% (1% for each day) to 141 bu/ac, so that the new APH corn yield guarantee for the unit is 150 bu/ac x 100 ac + 141 bu/ac x 100 ac = 29,100 bu. If instead the corn was not planted until June 26 (after the late planting period ended), the APH yield guarantee for these 100 acres is reduced to 90 bu/ac (60% of their regular contribution), so that the new APH yield guarantee for the unit is 150 bu/ac x 100 ac + 90 bu/ac x 100 ac = 24,000 bu. Alternatively, if the farmer planted the 100 acres to soybeans by June 6, no yield guarantee adjustment for late planting would apply.

## **Prevented Planting**

A farmer prevented from planting acreage to the insured crop can choose to plant a different crop (possibly with insurance coverage), or not plant any crop. For example, a farmer prevented from planting corn may elect to plant soybeans instead, and, if APH soybean coverage had been purchased, could receive insurance coverage for these soybean acres (with reduced coverage for late planting if applicable). Alternatively, a farmer can leave the land fallow and receive a prevented planting indemnity equal to 60% of their APH yield guarantee (more if higher prevented planting coverage is elected). Farmers leaving land fallow should communicate with their crop insurance agent concerning allowable activities on this fallow land. For example, grazing or haying a volunteer or cover crop prior to November 1 constitutes a second crop and reduces prevented planting indemnities. Farmers should always check with their crop insurance agent on such practices. Finally, remember that leaving land fallow due to prevented planting will lower your APH yield guarantee for later years.

## **Replant Provisions**

If a crop stand is damaged early in the season so that the projected yield is less than 90% of the APH yield guarantee, a farmer can receive an indemnity for part of the actual cost of replanting. The affected area must exceed 20 acres or 20% of the unit's acreage. The maximum indemnity is the chosen price election multiplied by the 20% of the yield guarantee, up to 8 bu for corn, 3 bu for soybeans and 1 ton for corn silage. The replanted crop has the same production guarantee as for the original plant date (i.e., no reduction for late planting is imposed). Note that the replant option is not available for all policies or crops, so contact your crop insurance agent for clarification.

## **Replant Example**

Suppose a 200 acre unit of corn for grain has an APH yield guarantee of 150 bu/ac x 200 ac = 30,000 bu with a \$5.00/bu price election. All acres are planted before May 31, but cool wet weather reduces the stand to less than 10,000 plants/ac on 80 acres of the unit. The farmer can replant these 80 acres to corn and keep the 150 bu/ac yield guarantee, even if the corn is planted after May 31, and receive an indemnity of \$3,200 (8 bu/ac x \$5.00/bu price election x 80 acres).

## **Further Information**

Edwards: Delayed and Prevented Planting Provisions, ISU Extension,

<http://www.extension.iastate.edu/AgDM/crops/pdf/a1-57.pdf>

Mitchell: Floods, Droughts and Crop Insurance: Alternative Uses of Insured Crops,

[http://www.aae.wisc.edu/mitchell/CropInsurance/Flooding\\_and\\_Drought.pdf](http://www.aae.wisc.edu/mitchell/CropInsurance/Flooding_and_Drought.pdf)

Mitchell: An Overview of Federal Crop Insurance in Wisconsin, UW Extension,

[http://www.aae.wisc.edu/mitchell/Federal\\_Crop\\_Insurance\\_in\\_Wisconsin.pdf](http://www.aae.wisc.edu/mitchell/Federal_Crop_Insurance_in_Wisconsin.pdf)

Mitchell: Extension Web Page: <http://www.aae.wisc.edu/mitchell/extension.htm>