

## Drought 2012: Crop Insurance Rules to Consider When Growing Emergency Forage or Cover Crops

August 9, 2012

**Paul D. Mitchell, Agricultural and Applied Economics, UW-Madison/Extension**

(608) 265-6514, [pdmitchell@wisc.edu](mailto:pdmitchell@wisc.edu), <http://www.aae.wisc.edu/pdmitchell/extension.htm>

This year, many Wisconsin farmers are looking to plant a late summer/early fall crop to produce some extra forage or simply as a cover crop. This bulletin reminds farmers of crop insurance rules so that they do not inadvertently lose crop insurance coverage for crops planted in the spring of 2013 after a forage/cover crop planted this summer/fall.

A forage/cover crop planted this summer/fall in general will not be insurable. For example, if a grower plants rye or oat/peas for harvest this fall as forage, it is not insurable under a forage production policy, but the grower can harvest this uninsured forage/cover crop for forage as desired this fall. However, if in 2013 a grower wants to plant and insure corn, soybeans or another crop after this forage/cover crop, specific rules apply.

First, a grower cannot harvest the forage/cover crop for forage or hay in the spring of 2013 and then plant and insure a crop like corn or soybeans – crops planted after an early season forage harvest are not insurable. Furthermore, the forage/cover crop must be terminated before it reaches the headed or budded stage, otherwise any crop planted after this forage/cover crop is not insurable. The rules state that none of the forage/cover crop can be headed or budded, so growers will need to watch their forage/cover crops in the spring to make sure they are terminated using tillage or herbicide before any plants reach this phase.

In the spring of 2013, a grower can graze the forage/cover crop, and then plant corn or soybeans and insure that crop, as grazing is not considered harvesting. However, the grazed forage/cover crop must still be terminated before it reaches the headed or budded stage, otherwise any crop planted after it is not insurable. Note that just those acres from which the forage/cover crop was harvested in the spring of 2013 or on which the forage/cover crop was not terminated early enough will be excluded from crop insurance coverage. All the other acres that meet crop insurance eligibility rules can still be insured.

### **Timeline**

2012	Summer:	Harvest small grain/corn silage/vegetables
	Summer/Fall:	Plant forage/cover crop (uninsured)
	Fall:	Harvest or graze forage/cover crop
2013	Early Spring:	Optionally graze forage/cover crop (do not harvest)
	Spring:	Terminate forage/cover crop before it heads or buds
	Spring:	Plant and insure corn, soybeans or other crop

### **For More Information**

Contact your crop insurance agent or the author for more detailed questions. Also, see the UW Extension FYI Drought 2012 web page <http://fyi.uwex.edu/drought2012/> or contact your local UW Extension Agent for information on drought and emergency forage options.