

November 15, 2019 is the sales closing date

Pasture, Rangeland and Forage (PRF) crop insurance protects grazing or haying acres against a single peril-lack of precipitation. Producers must enroll with a licensed crop insurance agent before the November 15th deadline for 2020 coverage.

PRF protects against lower-than-normal precipitation

Unlike other types of crop insurance, PRF is not based on a farmer's historical crop yields. Rather PRF protects against lower-than-normal precipitation using data from the National Oceanic and Atmospheric Administration (NOAA). The program uses a grid system of approximately 12 x 17 square miles to track precipitation levels. Locate your grid at www.prodwebnlb.rma.usda.gov/apps/prf. The PRF program is an area-based policy meaning coverage is based on the experience of the entire grid and not the experience of individual farms or specific weather stations in the general area. Losses occur when the reported NOAA precipitation for a 2-month interval is below a chosen percentage of the 50 - year historical rainfall average for the grid. There is no claim paperwork to file and if an indemnity is owed, payments are mailed automatically.

What to insure

Grazing or hay acreage: Producers choose to insure "grazing" or "haying" acres. There is also an organic "haying" option.

Months: Producers choose which months to insure but must choose a minimum of 2, two - month intervals.

Coverage levels: Producers select a coverage level from 70 to 90%. "Coverage level" refers to the percentage of average precipitation that triggers a payment. For example, a producer selects the 90% coverage level. At this level, if precipitation in their grid is below 90% of the average precipitation, they receive an automatic indemnity payment. The value of the indemnity payment depends on the productivity level selected. Producers must select productivity levels that are 60 to 150% of the "base value". Base values will change based on county. Contact a crop insurance agent for more information.

Locate a crop insurance agent at: prodwebnlb.rma.usda.gov/apps/AgentLocator/#/

To learn more about PRF and to hear from a Massachusetts farmer who has used the policy, please view the following webinar recorded last year. Visit: www.extension.umaine.edu/agriculture/crop-insurance/webinars/

For questions contact Crop Insurance Education Program Manager, Erin Roche, 207.949.2490 or erin.roche@maine.edu.

The University of Maine Cooperative Extension is in partnership with the USDA RMA to deliver crop insurance education in Maine. For more information, please visit the UMaine Risk Management and Crop Insurance website extension.umaine.edu/agriculture/crop-insurance/. Excerpts of this factsheet are from Cornell University's crop insurance education program.