



WHAT ORGANIC PRODUCERS NEED TO KNOW ABOUT CROP INSURANCE

Learn more about what you need to know as an organic producer when it comes to your crop insurance including coverage availability, reporting requirements and more.



COVERAGE AVAILABILITY

Farming Practices

- Crop insurance coverage is available from the USDA's Risk Management Agency (RMA) through insurance providers for both certified organic acreage and acreage being transitioned to organic using an Organic System Plan (OSP).

Organic Plan Requirements

- Your OSP is required as part of your application for organic certification, and crop insurance coverage is tied to maintaining these organic standards.

County Availability

- Organic coverage is available for most crops in most counties. Your FMH agent can help you identify if coverage is available for a specific crop in your county using the USDA RMA Actuarial Information Browser or through an approved written agreement.



FEATURED PRODUCTS

Whole-Farm Revenue Protection

Whole-Farm Revenue Protection is a multi-peril crop insurance product that provides a safety net for all commodities on the farm under one insurance policy. This coverage provides protection against loss of revenue that you expect to earn or will obtain from commodities you produce or purchase for resale.



Micro Farm

For farms that generate under \$350,000 in approved revenue, Micro Farm coverage protects against the loss of insured revenue from unavoidable natural causes. Coverage is established using one value for all commodities on your operation.

Ask your FMH agent **if Whole-Farm or Micro Farm is right for your operation.**

REPORTING REQUIREMENTS

Acreage reports and organic status documentation are required to be filed with your FMH agent by the Acreage Reporting Date. Ask your agent for all documentation details required and the reporting date specific to your crop(s) and region.

If you use multiple farming practices, your records must be kept separate. For example, acreage reporting records for organic and conventionally farmed units would be separate.

✓ **Certified Organic Acres:** You can prove your organic status with written certification from a certifying agent or documentation it's been requested.

✓ **Transitional Acres:** You can prove your organic status with an approved organic system plan or documentation from a certifying agent.

CAUSES OF LOSS

The production or loss amount covered by your crop insurance applies for organic and transitional practices except when there is:

- ⊗ A failure to follow good organic farming practices;
- ⊗ Noncompliance with USDA organic standards; or
- ⊗ Spraydrift crop contamination from prohibited substances.

TOPIC TO DISCUSS WITH YOUR AGENT

- ✓ Insurance Plans
- ✓ Coverage Levels
- ✓ Coverage Types
- ✓ Price Elections
- ✓ Important Dates
- ✓ Organic Price Elections
- ✓ Contract Price Coverage
- ✓ Important Claim Reminders



ORGANIC PRODUCER RESOURCES

- ⊗ USDA RMA Organic Crop Info
www.rma.usda.gov/about-crop-insurance/highlighted-initiatives-plans/organic-crops
- ⊗ USDA RMA Organic Farming Practices Fact Sheet
www.rma.usda.gov/about-crop-insurance/fact-sheets/organic-farming-practices

