

Prevented Planting (PP)

We have seen very few PP claims since spring of 2011 when it was so muddy. Each crop has its own prevented planting timeline.

If you add a county or have not seeded any insurable crop in the past 4 years, then you need to do an **intended acreage report** to get Prevented Planting.

A basic definition of Prevented Planting: failure to plant the insured crop by the final planting date or within the late planting period, due to an insured cause of loss that is general to the area and that prevents other producers from planting acreage with similar characteristics.

REMEMBER:

**You must report your seeded acres
AND your non-seeded PP acres
AND turn in a claim.**

Prevented Planting (PP)

Questions and Answers

Many questions are blowing in the wind about Prevented Planting and how it applies to drought. Below are a few common questions and one company's response to them.

Q: If it is too dry to seed, then starts to rain in late May and dries up enough to seed about June 7th, how is that going to be handled? Not enough days left to complete seeding. Too dry for good farming practice prior to the rain.

A: *A policyholder may declare PP on the Final Planting Date or plant into the Late Plant Period if conditions improve. There is a 1% guarantee reduction each day past the FPD for the number of acres seeded. PP claims must be filed within 72 hours of the end of the Late Plant Period.*

Q: How are claims handled if I don't seed due to drought and my neighbors drill into the dust? PP states that conditions are such to cause other growers in the area to do the same thing.

A: *This is referred to as the "lone ranger". We can look at the unique circumstances of the field location in question and the supporting documentation. The insured has to prove their claim so soil moisture tests, soil type, etc. can be helpful. If a policyholder does not turn a wheel in an attempt to plant timely when other growers in the area made attempts to plant and establish a crop, this usually results in the denial of the PP claim. To be clear lack of inputs or failure to secure inputs for seeding the intended acres is NOT an insurable event. If seeded, MPCCI insurance still provides coverage for yield loss due to the drought conditions.*

Q: What if I seed with just phosphorus and then it dries out - is that poor farming practice where nitrogen was not put down also? I'm scared to put down all my fertilizer and then lose it due to drought. Expenses this year are way too high for waste. My intent is to top dress nitrogen, but if the crop isn't there, then I won't. Too much expense to purchase fertilizer and then not use it.

A: *We encourage growers to follow the fertility recommendation of an AG consultant and follow all best farming practices such as soil tests and fertilizer rates based on crop yield potential, available moisture, available N, split application for crop fertility needs.*

There are many questions on the topic, and PP on dryland is rare. Documentation, soil tests, & photos are all important to supporting this type of loss.