Crop Insurance for Diversified Farms

Santa Cruz, CA
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Types of Crop Insurance

• Actual Production History (APH)
• Actual Revenue History (ARH)
• Yield Protection (YP)
• Revenue Protection (RP)
• Whole Farm Revenue Protection (WFRP)
Program Availability

• Coverage varies by County; consult an agent

• Find an Insurance Agent: (search “USDA”, “RMA” “Agent Locator”
  • http://www.rma.usda.gov/tools/agent.html
Non-Insured Crop Disaster Assistance Program (NAP)

• Provides financial assistance to producers of noninsurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters.
• Great for beginning and socially disadvantaged farmers who do not qualify for WFRP.
• Catastrophic Coverage - best if you only grow 1-2 crops
• Eligibility varies by county
• Deadlines vary by crop. Contact your local Farm Service Agency Office for more information.
NAP - Costs and Coverage

• $250 per crop / $1725 maximum per year
• Up to 65% coverage
• Options to purchase additional coverage – premiums are high unless are beginning or socially-disadvantaged farmer (admin fees waived)
• Crops must be non-insurable crops for which the catastrophic risk protection level of crop insurance is not available
Other Types of Disaster Programs

• **Tree Assistance program (TAP):** orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes, and vines damaged by natural disasters.

• **Livestock Forage Program (LFP):** eligible livestock producers that have suffered grazing losses due to drought or fire.

• **Livestock Indemnity Program (LIP):** benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather or by attacks by animals reintroduced into the wild by the federal government.