



United States Department of Agriculture
Risk Management Agency

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2013 COMMODITY INSURANCE FACT SHEET

Insuring a Crop Following a Cover Crop

Illinois Indiana Michigan Ohio

What is a cover crop?

For insurance purposes, a cover crop is a crop planted for conservation within the past 12 months.

Can I insure a spring crop following a cover crop?

This fact sheet is an overview of the requirements that must be followed to insure a spring crop following a cover crop.

Corn

- You must not hay, graze or otherwise harvest the cover crop after May 10, and
- You must kill the cover crop at least 7 days before the corn final planting date*.

This rule also applies to popcorn, sweet corn, hybrid seed corn, and pumpkins.

Soybeans

A cover crop could change how your soybean farming practice is classified. To ensure the cover crop will not cause a change in practice:

- You must not hay, graze or otherwise harvest the cover crop after May 10, and
- You must kill the cover crop at least 7 days before the soybean final planting date*.

If these requirements are **not** met, your soybeans will be considered double cropped. If the double cropping practice is not available in your county, your soybeans may **not** be insurable. Double cropped soybeans carry a higher premium. This rule also applies to grain sorghum and processing beans.

**Contact your insurance agent, or visit our web site, for final planting dates in your county.*

Can I plant into a living cover crop?

No. You are not allowed to plant a spring crop into an established grass or legume. If you want to insure the spring crop, you need to have killed the cover crop (such as spraying or tilling) before planting the spring crop.

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