Prevented Planting Worksheet

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How does the Prevented Planting calculation work?

- The Basic Provisions (BP) provide Prevented Planting (PP) coverage unless the specific Crop Provisions (CP) or Special Provisions (SP) specifies otherwise. Note: Area Plans do not have PP coverage.
- Prevented planting claims must be a minimum of 20 acres or 20% of the unit.
- The Insured will receive the PP coverage level specified in the applicable CP, unless the Insured has Additional Coverage and Additional PP Coverage levels are available and elected by the PP crop's sales closing date for acres that are prevented from planting due to an insured peril.

OPTION 1

Taking Prevented Planting (PP) on **eligible Corn Acres**[1] and leaving the ground fallow for the remainder of the crop year.

Bu per Acre (APH) x % (Coverage Level) = Bu per Acre (Bushel Guarantee) x $ (Spring Price) = $ (Revenue Guarantee)

Prevented Planting Indemnity:

$ (Revenue Guarantee) x % (PP Base Guarantee) = $ (PP Indemnity) – $ (CI Premium) = $ (Net CI Dollars)

Buy ups to 65% and 70% could apply here. - ↑

↑– 100% of this goes to insured if no subsequent crop is planted.

OPTION 2

Taking Prevented Planting (PP) on **eligible Corn Acres**[1] and planting a subsequent crop (i.e. soybeans).

Insured forfeits all but 35% of PP indemnity (qualifies 2nd crop for 100% coverage).

$ (Original PP Indemnity) x 35 % (of PP Indemnity) = $ (**NEW** PP Indemnity) – $ (35% CI Premium) = $ (Net CI Dollars)

There's also a Yield Penalty

Bu per Acre (1st Crop APH) x 60 % (of 1st Crop APH) = Bu per Acre (Production History to Count for the 1st Crop in APH History)

Option 2 - Continued

- Second crop must NOT be planted before the end of the Late Plant (LP) Period in order to qualify.
- The second crop must be insured if there is an active policy in the county.
- First crop premium due will be reduced to 35% to match the indemnity percentage.
- Insured will receive 100% of an indemnity that may be due for the second crop AND 35% of the PP payment for the acreage of the first insured crop provided the second crop is not planted on or before the FPD or during the LP period (as applicable - i.e. 25 days) for the first insured crop.
- See Special Provisions of Insurance for late planting period.

PP & First Crop / Second Crop Provisions are extensive, and this list is NOT all-inclusive. PLEASE DISCUSS THIS DECISION WITH YOUR AGENT!

[1] Eligible Acres include the maximum number of acres certified for APH purposes, or insured acres reported for insurance for the crop in any ONE of the 4 most recent crop years.

OPTION 3

Plant beyond the Final Plant date and lose 1% of coverage per day.

Late Planted Revenue Guarantee:

$ (Revenue Guarantee) – ($ (Revenue Guarantee) x (Days after June 5th) x 1 % (Reduction in Coverage / Day)) = $ (**NEW** Revenue Guarantee)

YOUR LOCAL AGENT / AGENCY:

Dick Sims Agency, Inc.
4301 Grand Prix Dr.
Logansport, IN 46947
574.737.7467 | 1.888.566.7467

Agents:
Steve Sims
Curt Maxson
Dave Calisto
Mike Silver
Scott Rush