Prevent planting is the inability to plant the intended crop within the normal planting period for that crop as stated in the special provisions. Eligibility will be determined by the insurance provider.

Prevent Planting Qualifications:

- By Unit of Crop: The PP acres must be at least the lesser of 20 acres or 20% of the crop unit.
- Insurable cause must be general to the area and the ground must be available for planting.
- The eligible acres for each crop in each county is the highest number of planted and PP acres of the last four years, unless the crop requires a contract with a processor to be insured. For contract crops, the eligible acres are the number of acres specified in the processor contract.
- If eligible acres are exhausted for the crop that qualified, then the insurance provider will make the loss payment to the alternative crop that comes closest to the loss amount of the qualifying crop, as long as there are acres available for the alternative crop. If the acres are rolled to a lower paying crop, the lower guarantee will be used. If the acres are rolled to a higher paying crop, the indemnity will be limited to the guarantee of the original crop.

What would make the acres not payable for prevented planting?
There are many situations that would make it not payable, here are a few:

- Did not meet the 20/20 rule when the acreage was measured by the adjuster.
- All eligible acres were used up on all crops.
- Declared to a crop different from the crop planted in the field and having no two crop history.
- Declared to a crop with no eligible acres, due to the fact that the crop was never planted in the county before by the producer.
- Acres are limited by practice (irrigated and non-irrigated).
- Land rented which already has a pre-existing condition is not covered for prevent planting.
- Land is new breaking or the first year coming out of CRP.
- **Old water** or a pre-existing condition:
  - If a pre-existing condition exists and a new event happens that expands the area of prevent planting, the expanded area may possibly qualify if the 20/20 rule is met and all other qualifiers are met. The old water would not be payable.
  - Once the acreage has been PP for four consecutive years, *the acreage must be planted to a crop for two consecutive years* before the land will be eligible for PP again.

What happens if, after March 15, I pick up new land in a county that I have never farmed before and I encounter a prevent planting situation? Will I have coverage for prevent planting?

- You will have PP coverage only if you submitted an intended acreage report within 15 days of adding the land to your farming operation stating the crops and acres intended to be planted. Will not cover a pre-existing situation.

What if additional land is picked up in a county that I already farm?

- An increase in the crop acre eligibility will be factored based on this year's cropland acres divided by last year's cropland acres.

What is the deadline for reporting a PP claim?

- You must report your PP claim to your agent within 72 hours of deciding to quit planting, but no sooner than the final planting date for the crop. PP losses initially reported at acreage reporting time may be denied!

Other prevent planting acreage reporting notes:

- PP acres will be determined by the adjuster.

- PP acres or intended crop cannot be revised after the initial acreage report is signed.

- For enterprise unit crops, **only the planted acres** count towards qualifying for the EU discount (plant in at least two sections and those sections must meet the 20/20 rule).

- Reporting PP acres on your acreage report is not a guarantee of payment. RMA has clarified and tightened PP rules. Acres reported on your acreage report may be denied by the insurance provider.

Corn Prevent Plant Example:

You have two options:

- **Option 1:** Collect 100% of the PP corn payment. NOTHING can be planted on that ground that would result in any financial gain. The ground must be left fallow. A cover crop is allowed for soil conservation, but cannot be hayed or grazed until Nov. 1. With this scenario the APH is not affected. (Note: The grower cannot plant a cover crop during the late planting period if it qualifies for NAP coverage at FSA or this cover crop will be considered a second crop.)

- **Option 2:** Collect 35% of the corn PP payment. The grower then plants soybeans, for example, after the LATE planting period for corn and insures the soybeans. No extra payment will be made on the corn PP acres, even if the soybeans have no loss. The corn APH will be penalized with 60% of the approved yield for the PP acres in that unit for that crop year.