

USDA-Risk Management Agency

COVID 19 Response

Many state and local governments have issued “stay at home” orders in response to the COVID-19 pandemic, which may preclude agents from meeting with policyholders. Additionally, in the absence of “stay at home” orders, agents and policyholders may be unable to meet in person due to concerns of spreading COVID-19.

The Risk Management Agency (RMA) recognizes the challenges the crop insurance industry and America’s farmers and ranchers face and will provide flexibility that supports the health and safety of all parties, while also ensuring the Federal crop insurance program continues to serve as a vital risk management tool.

These Frequently Asked Questions (FAQs) will be updated on an ongoing basis as questions are presented to our Agency requesting clarification.

FAQ

Q. Is RMA providing additional time for policyholders to pay their premium and administrative fees? Does this include deferring interest charges?

A. Yes, your insurance provider can authorize additional time for you to pay premium and administrative fees for any of your policies that have a premium billing date between March 1, 2020, and April 30, 2020.

Interest accrual on these may also be waived until the earliest of 60 days past the scheduled payment due date or the policy’s termination date.

Please contact your crop insurance agent if you have questions.

Q. Is RMA providing additional time for policyholders to make payments under their Written Payment Agreement? Does this include deferring interest charges?

A. Yes, your insurance provider can authorize additional time for you to make your payment for a Written Payment Agreement with a due date between March 1, 2020, and April 30, 2020.

The payment date may be extended up to 60 days from the scheduled payment due date and considered a timely payment. Your AIP may also waive any additional interest for the payment during this 60-day period.

Please contact your crop insurance agent if you have questions.

Q: If I am unable to meet with my agent in person, how can I report my information by the Sale Closing and Acreage reporting dates?

You should continue to work with your agent and insurance provider.

Your insurance provider has a process to facilitate electronic communication. Your options

include:

Communicate with your Agent & Provide Signature by July 15, 2020: You can report your information over the phone, email, text, etc. to your agent.

- You must still report by your existing due date;
- You must sign your report by July 15, 2020;
- You must agree to be bound by your certifications based on the initial report; and
- Changes cannot occur through July 15, 2020, other than those authorized by policy and procedure.

Complete the Entire Process Digitally: Many insurance providers have the ability for you to submit your policy elections and digitally sign using virtual communication methods.

Q: My Production Report Date is approaching, what should I do?

- A. For crop year 2019 and 2020 policies with a Production Reporting Date of March 15, 2020 or later, RMA authorized your insurance provider to accept production reports through the earlier of your Acreage Reporting Date or 30 days after your Production Reporting Date. You may also use the methods in the preceding question regarding methods of reporting when unable to do so in person.

Contact your crop insurance agent if you have questions.

Q: I need a written agreement for coverage and the due date is approaching for the 2020 Crop Year, what should I do?

Your crop insurance policy has an exception if you demonstrate your physical inability to submit the request on or before the sales closing date. This exception would include self-certification of COVID-19 related issues, and the physical inability to submit the request on or before the due date resulting from actions taken to limit the exposure of COVID-19.

Producers must work with their agent and insurance providers regarding written agreement request and supporting documentation.

RMA's Regional Offices also work with the agents and insurance providers to deliver written agreements. Contact information for your local Regional Office can be found at the following website location: <https://www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices>

What written agreements fall into this exception?

All Written Agreement Renewals	
New Breaking	Establish coverage on acreage not planted and harvested or insured in one of the three previous crop years that is not insurable under the terms of the policy
Nursery Plant List	Establish coverage for unlisted nursery plant materials
Unrated Insurance Option	Establish coverage for an unrated insurance option without a premium rate

Policy Exceptions	Request policy changes specifically permitted by the crop policy
Rotation Exceptions	Request rotation exceptions in accordance with crop policy
Strip Mined Land	Establish coverage for strip-mind land where the crop has been produced less than 5 years
Seed Potato Acreage	Request to insure seed potato acreage greater than 125% specified in the crop policy
NI Corn for Grain	Establish coverage for NI corn grain where only Irr corn grain & Irr/NI Silage are available
Dry Bean Types	Establish coverage for types of dry beans not in the actuarial documents
County's without actuarial documents for the crop	Establish coverage for a crop in a county with no actuarial documents. (request due date is cancellation date)

Q: Is COVID-19 an insurable cause of loss under my crop insurance policy?

A: No. Your crop insurance policy identifies the causes of loss covered by your policy.

Also, the policy provides that failure to plant because of uninsured causes such as lack of proper equipment or labor to plant acreage, or use of a particular production method, is not considered prevented planting.

RMA continues to monitor the situation. Please remain in contact with your crop insurance agent and insurance provider. If additional assistance is needed, RMA's Regional Offices are located throughout the US and available to assist.

Q: Can insurance providers provide electronic completion of forms to administer the Federal Crop Insurance Program?

A. Each insurance provider has an established plan in accordance with their Standard Reinsurance Agreement with the Federal Crop Insurance Corporation. This plan includes their ability to electronically process forms to deliver the Federal Crop Insurance Program, including the use of electronic signatures for policyholders.

Policyholders should continue to work with their insurance providers and agents regarding the use of digital signatures and electronic form completion.

Q. I'm a policyholder and I have questions, who should I contact?

A. Policyholders should be in contact with their crop insurance agent and insurance provider.

If you do not have an agent or insurance provider, RMA's website provides a tool to find an agent or insurance provider:

<https://www.rma.usda.gov/en/Information-Tools/Agent-Locator-Page> .

RMA also has Regional Offices throughout the United States that are working with our local insurance providers and agents, including outreach to policyholders and grower organizations in their area. RMA's Regional Offices are identified on the RMA website according to the States that they Represent.

<https://www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices>

Q: Will Risk Management Agency staff be available to assist due to Shelter-In-Place, no travel restrictions and labor issues?

A. RMA staff will be available nationwide. The Department of Homeland Security recently issued advisory guidance related to critical infrastructure. Food and Agriculture, specifically workers essential for assistance programs and government payments, is listed as critical infrastructure. https://www.cisa.gov/sites/default/files/publications/CISA_Guidance_on_the_Essential_Critical_Infrastructure_Workforce_508C_0.pdf