

# Crop Insurance Deadline Looms For Wheat And Oat Farmers

**PINE BLUFF, ARK.**

September 30 is the deadline for producers of fall seeded crops to sign up for crop insurance. It is also the deadline for making any changes to existing policies or canceling existing policies, but this must be done in writing, says Dr. Henry English, director of the Small Farm Program at the University of Arkansas at Pine Bluff.

Crops included in this deadline are winter wheat and oats. Other important crop insurance dates for Arkansas wheat producers are Nov. 30, which is the final planting date and Dec. 12, which is the end of late planting.

Crop insurance is linked to disaster payments, says Dr. English. To be eligible for disaster assistance through the new Supplemental Revenue Assistance Payments (SURE) program, producers must have crop insurance on all crops. For example, if producers grow both row crops and vegetables or row crops and hay, they must have their row crops insured as well as Noninsured Crop Disaster Assistance program (NAP) coverage on vegetables or forage, says Dr. English.

The SURE Program is designed to supplement the protection producers can purchase from private crop insurance companies. "Because buy-

up coverage has the potential of yielding a larger SURE payment, producers must purchase insurance above the Catastrophic (CAT) level to get benefits from SURE," says Dr. English.

CAT insurance is a minimum coverage yield policy that protects against losses in excess of 50 percent. CAT qualified a producer for SURE. Farmers pay no premium for CAT, but there is a \$300 processing fee for each crop. Limited resource producers are exempt from the \$300 processing fee, but qualifying as a limited-resource farmer differs in each county. For example, in Jefferson County, limited-resource farmers must have gross farm sales less than \$155,200 and a total household income \$21,200 or less. In Pulaski County the total family income can be \$22,345.95. To determine if you qualify as a limited-resource farmer, check the following web site <http://www.lrftool.sc.egov.usda.gov>.

Check with your local Farm Service Agency (FSA) office to determine which of your crops need to be insured to be eligible for SURE, says Dr. English. Contact the Small Farm office at (870) 575-7246 or (870) 575-7237 or an Extension associate for help in determining limited-resource status. △



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