



# Cover Crop Premium Discount Program Rules

The program is offered for acres of cover crops installed outside of state/federal program incentives (WQI, IFIP, state cost share, EQIP, CSP, etc.). Interested participants sign-up at [//www.in.gov/isda/divisions/soil-conservation/cover-crop-premium-discount-program/](http://www.in.gov/isda/divisions/soil-conservation/cover-crop-premium-discount-program/) for acres planted to cover crops in the fall of 2020 and will be planted to an insurable crop in 2021. If you need assistance in signing up for the program, please contact [covercrops@isda.in.gov](mailto:covercrops@isda.in.gov) or (317) 650-9242. Eligible applicants will receive a \$5/acre insurance premium discount on the following year's crop insurance invoice for every acre of cover crop enrolled and verified in the program. Participants must be located in the Upper White region, within the following counties: Henry, Delaware, Madison, Hamilton, Tipton, Randolph. There will be a 500-acre per grower enrollment limit for the program.

Minimum information needed for sign-up is contained in the online application form, but includes: applicant contact information, acres of cover crops seeded, farm, tract, common land unit (CLU)/Field #, and legal description of fields/acres seeded to cover crops in fall 2020, etc. This information can be found on individual participants "Report of Commodities" form (FSA-578). This form will be required for enrollment due to verification purposes.

Seeding of cover crops must follow best agronomic practices in terms of seeding dates, appropriate seeding rates, seed mixes, seeding dates, and ensure objectives of the cover crop are being met. Utilize NRCS Indiana Cover Crop management resources as a guide.

Applications will be collected and assessed for eligibility of this program on a first come first serve basis. Applications must be completed in full to remain eligible. ISDA may contact prospective applicants for additional clarifying information. Applicants must maintain documentation cover crops have been seeded (seed bills, etc.) and utilize Natural Resource Conservation Service (NRCS) seeding recommendations as a guide.

ISDA will verify acres based on applications received and acres requested. Only acres in cover crops (absent other state/fed incentivized cover crops) will be eligible for the additional \$5/acre premium reduction. Confirmed applications will be forwarded to RMA for processing incentive on crop insurance premium invoice for 2021 crop.

*A cover crop is considered a non-grain harvestable, non-insurable conservation/agronomic practice seeded in the fall to protect and improve soil and water quality. To ensure practice achieves the desired results, no full width tillage/termination of the cover crop in the fall is allowed. Management/termination must be done in the spring in accordance with the most recent version of the NRCS Cover Crop Termination Guidelines. This guidance not only informs proper management of cover crops, it also must be followed to maintain eligibility for federal crop insurance.*

Applicants must certify that by signing up for this program, they give ISDA permission to share the information provided to RMA for administering the benefit to the beneficiary as documented on the field applied for. Applicants also convey permission to ISDA or ISDA representative ingress/egress to the property enrolled if necessary, to verify cover crop establishment.