



## **The Deadline for Insurance and Disaster Coverage is March 15th!**

Vermont farmers are encouraged to purchase disaster protection on their 2021 crops. Farmers have a variety of risk management options to protect their investment. The options include:

### **Individual Crop policies:**

Growers can purchase federal crop insurance for coverage for apples, peaches, corn (grain/silage), sweet corn, spring barley, spring wheat, soybeans, and forage seeding. These policies protect growers from natural event losses. The USDA Risk Management Agency administers federal crop insurance programs. Get information on programs, premiums, available subsidies and enrollment with your crop insurance agent.

### **Non-Insured Crop Disaster Assistance Program (NAP):**

NAP is available on all annual crops not covered by crop insurance. Growers have the option to purchase buy-up coverage on individual commodities. Buy-up options are 50%, 55%, 60% and 65% of your yield at 100% of the price. The administrative fee for catastrophic coverage (50%/55%) is the lesser of \$325/crop or \$825/producer per county. Buy-up premium is 5.25% of the guarantee for each crop. FSA will waive the administrative fee and reduce the premiums for buy up coverage by 50% for veterans, beginning farmers, and those historically underserved and limited resource farmers. NAP is available through your local USDA Farm Service Agency (FSA) office.

### **Whole Farm Revenue Protection (WFRP):**

WFRP provides growers with farm revenue protection from crop or market losses and can provide coverage for a single commodity or multiple commodities on the farm. WFRP replaced AGR and AGR-lite programs and Adjusted Gross Revenue policies that were available in previous years. New for 2021 are provisions for diversified operations that sell through direct markets. The USDA Risk Management Agency administers WFRP. Get information on WFRP, premiums, available subsidies and enrollment with your crop insurance agent.

**Remember: It is each producer's responsibility to develop a risk management plan for their farm that will provide adequate protection if a disaster occurs... and to live with the consequences.**

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