

2011 CROP INSURANCE SPEAKING POINTS FOR WATER CONTAINMENT AND DIVERSION PROJECTS

- ❖ Crop insurance is provided for losses due to unavoidable, naturally occurring events.
- ❖ Acreage flooded by water contained by or within structures such as dams, locks or reservoir projects is not considered to be an insurable cause of loss if the water stays *within* the designed limit.
- ❖ Flood damage to acreage located *above* the design limit is considered to be an insurable cause of loss.
- ❖ Insurance coverage will attach to acreage impacted by stored or diverted water if the acreage can be timely planted to an insurable crop using good farming practices. Any subsequent loss must be from an insurable cause of loss occurring within the insurance period.
- ❖ Contact your local crop insurance agent to determine final plant dates, late plant and prevented planting procedure for your specific crop/county.