



Risk Management Options for Organic Livestock and Forage Production in California

Whole Farm Revenue Protection (WFRP)

Target Audience: Producers of crops, livestock, and animal products.

Organic Commodities Covered: Various, including organic livestock, animal products, and crops. Check with your crop insurance agent to find out what animals, animal products, and crops/forages are considered WFRP commodities in your county.

Geographic Availability: All counties nationwide.

RMA Program Summary

Whole-Farm Revenue Protection (WFRP) provides a risk management safety net for all commodities on the farm under one insurance policy and is available in all counties nationwide. This insurance plan is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.¹

WFRP offers premium subsidies to diversified farms that produce two or more commodities.

What types of loss does WFRP cover?

During the insurance year, WFRP covers loss due to unavoidable natural causes, including adverse weather conditions and natural disasters. Damage due to insects, wildlife, weeds, and disease may also be covered, if sufficient and proper control measures were taken, but failed to protect the crop/livestock.

WFRP insures all farm revenue under one policy. Individual crop/commodity losses are not considered. It is the overall farm revenue that determines the loss. Check with your crop insurance agent for complete details.

Limitations for Livestock Operations

For 2020 policies and beyond, WFRP limits the coverage of animals and animal products to \$2 million in expected revenue.

Other Livestock Considerations:

WFRP does not cover animals raised for sport, show, or pets.

There are some special considerations for livestock operations applying to WFRP. Check in with your insurance agent for more details.

How much does WFRP cost?

Check in with your crop insurance agent to get a quote for your operation.

How can I learn more about WFRP and apply?

For the most up-to-date information on WFRP, including eligibility requirements, program limitations, and application deadlines, contact your nearest crop insurance agent. You can find a listing of crop insurance agents at www.rma.usda.gov/tools/agent.html.

Find out more on the RMA WFRP webpage: <https://www.rma.usda.gov/en/Policy-and-Procedure/Insurance-Plans/Whole-Farm-Revenue-Protection>.



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¹ <https://www.rma.usda.gov/Policy-and-Procedure/Insurance-Plans/Whole-Farm-Revenue-Protection>

USDA Risk Management Agency (RMA): Risk Management Options for Organic Livestock and Organic Forage Production in California

RMA Crop Insurance for Organic Alfalfa in California

Forage Seeding Crop Insurance (Alfalfa)

Target Audience: Alfalfa growers.

Organic Commodities Covered: Organic alfalfa and alfalfa transitioning to organic.

Geographic Availability: Select counties in California. Check with a crop insurance agent for information on your county.

RMA Program Summary²

All the alfalfa (60 percent or more of the ground cover is alfalfa) is insurable if:

- You have a share;
- Planted during the current crop year;
- Replanted during the calendar year following planting; and
- You intend to establish a normal stand of alfalfa.

The policy does not cover any acreage that is:

- Grown to be grazed or grazed at any time during the insurance period; or
- That is interplanted with another crop, except nursery crops, unless allowed by written agreement.

What types of loss are covered?

During the insurance year, Forage Seeding crop insurance covers loss due to adverse weather, earthquake, failure of irrigation water supply (if caused by an insured peril during the insurance year), fire, insect damage and/or plant disease (except for insufficient or improper application of pest or disease control measures), volcanic eruption, or wildlife.²

How much does it cost?

Check in with your crop insurance agent to get a quote for your operation.

Forage Production Crop Insurance (Alfalfa)

Target Audience: Alfalfa growers.

Organic Commodities Covered: Organic alfalfa and alfalfa transitioning to organic.

Geographic Availability: Select counties in California. Check with a crop insurance agent for information on your county.

RMA Program Summary³

Alfalfa is insurable if:

- You have a share in the crop; and
- It is grown during one or more years after the year of establishment.

Alfalfa is not insurable if it:

- Does not have an adequate stand at the beginning of the insurance period;
- Is grown with a non-forage crop; or
- Exceeds the age limitations for forage stands contained in the Special Provisions.

What types of loss are covered?

During the insurance year, Forage Production crop insurance covers loss due to adverse weather, earthquake, failure of irrigation water supply (if caused by an insured peril during the insurance year), fire, insect damage and/or plant disease (except for insufficient or improper application of pest or disease control measures), volcanic eruption, or wildlife.³

How much does it cost?

Check in with your crop insurance agent to get a quote for your operation.

How can I learn more about RMA crop insurance options and apply?

For the most up-to-date information on RMA crop insurance products for organic alfalfa, including eligibility, program limitations, and application deadlines, contact a crop insurance agent. You can find a listing of crop insurance agents at www.rma.usda.gov/tools/agent.html.

² <https://rma.usda.gov/en/Fact-Sheets/Davis-Regional-Office-Fact-Sheets/Forage-Seeding-2017-CA>

³ <https://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Forage-Production>