

Crop Insurance 101: Dates to Remember



Crop insurance is an important part of a producer's risk management plan. As weather patterns become more unpredictable and major flooding and drought events become more common, producers need to protect their operations' finances.

When meeting with a crop insurance agent, producers should become familiar with the following dates to maintain eligibility and ensure they receive full coverage.¹



The **sales closing date** is the last day a producer can purchase an insurance policy for the upcoming crop year. The deadline varies by location, crop, and policy type but ranges from one to 10 months before planting.



The **cancellation date** is the final day to cancel a policy before it automatically renews.



The **acreage reporting date** is the last day a producer can file their report outlining the type of crop, number, and location of acres planted, planting dates, and irrigation practices. Data must be submitted for all the acres and crops planted that the producer has a vested interest in, even if they are not included in their insurance policy. This report, which is often due in the middle of the summer but varies depending on the crop and location, can be filed online at farmers.gov.²



The **premium billing date** is when a producer is charged for their insurance policy. Payment is due before the day coverage is set to begin.



The **termination date** is the day coverage will be lost if a producer does not pay their dues or premium.



The **end of insurance date** is the final day crops are covered under the given policy. Crops harvested after this date will not be covered for losses.



Planting dates are set for annual crops and vary based on crop and location.³



The **earliest planting date** is the first day a producer can plant and have the crop covered by their policy.



The **final planting date** is the last date a producer can plant and receive full crop insurance coverage. For crops planted after this date, the insurance coverage will decrease by 1% per day for 25 days.



The **end of the late planting period date** is the last day a producer can plant and receive coverage on the crop. The deadline marks the end of late planting, which typically lasts 25 days after the final planting date.



The **production reporting date** is the day the operation's most recent crop production values are due to the U.S. Department of Agriculture Risk Management Agency. The information is used to determine the production history for the next year's insurance policies.

Sources

¹ "Beginners Guide to Crop Insurance." U.S. Department of Agriculture, Risk Management Agency, rma.usda.gov/about-crop-insurance/highlighted-initiatives-plans/beginners-guide-crop-insurance. Accessed September 2024.

² "USDA Reminds Producers to File Crop Acreage Reports by July 17, Use New Online Map Features on Farmers.gov." U.S. Department of Agriculture, Farm Service Agency, June 21, 2023, fsa.usda.gov/news-room/news-releases/2023/usda-reminds-producers-to-file-crop-acreage-reports-by-july-17-use-new-online-map-features-on-farmers.gov. Accessed September 2024.

³ "Replanting and Final Planting Dates." U.S. Department of Agriculture, Risk Management Agency, May 15, 2017, rma.usda.gov/about-crop-insurance/frequently-asked-questions/replanting-final-planting-dates. Accessed September 2024.



Producers are encouraged to fill this out with their agent to keep track of important dates:

Crop:	Location:
Important dates	Date for your crop and location
Sales closing	
Cancellation	
Acreage reporting	
Premium billing	
Termination	
Earliest planting	
Final planting	
End of late planting period	
Production reporting	
End of insurance	

The Center for Rural Affairs is an equal opportunity provider and employer. This material is based upon work supported by USDA/NIFA under Award Number 2023-70027-40444.

