

# What is Crop Insurance?

Every farm deserves a safety net. As extreme weather events and the economy become more unpredictable, crop insurance becomes a key risk management tool for farmers.

## FINDING AN AGENT

Most of the information available to farmers about crop insurance options, deadlines, and details filters through a crop insurance agent. When considering crop insurance, it's important to work with an agent who has previously served organic farmers or one motivated and interested in learning about the unique needs and challenges of organic and transitioning-to-organic producers. Some crop insurance agents specialize in organic farming. Since you're not limited by location, choose an agent who understands your needs. Ask plenty of questions to gauge their experience with your type of operation.

- Risk Management Agency ([RMA](#)) [Agent Locator](#): Find a crop insurance agent near you
- Whole Farm Revenue Protection ([WFRP](#)) [Agent Locator](#): Find a crop insurance agent who has experience working with diversified operations and the WFRP product.

## TIMING

- Contact your crop insurance agent for important dates for your crops in your state and county.
- Be sure to submit your application by the Sales Closing Date (SCD)
- Report your acreage by the Acreage Reporting Date (ARD)
  - These dates vary by crop, state, and county.
  - [RMA's Actuarial Information Browser](#) provides applicable program dates by crop year.

*"Crop Insurance is supposed to allow us to farm another year—it's not supposed to guarantee us a profit. When I buy car insurance, I don't insure it so that when I have an accident I get a better car than I had before. I just get it to have wheels to drive. Whole Farm Revenue Protection is designed to make sure I have wheels."*

Scott Myers, Woodlyn Acres Farm  
(Dalton, Ohio)



## WHY SHOULD YOU CARE?

Though crop insurance is not a new program, it's always changing. For organic farmers with products like grains (other than corn, soybeans, and wheat), specialty crops, and diversified operations, finding crop insurance customized to their operations can be difficult. The more you know about the existing options, the better you can determine the best fit for your farm.

## LOOK FOR THESE RESOURCES FROM OFA

- Multi-Peril Crop Insurance (MPCI)
- Whole Farm Revenue Protection (WFRP)
- Non-insured Crop Disaster Assistance Program (NAP)
- Specialty Crop Insurance
- Organic price elections and options
- Transition Crop Insurance
- Pasture Forage Rangeland
- Hail Insurance
- Hurricane Insurance Protection - Wind Index (HIP-WI)
- Hurricane Insurance Protection - Wind Index Tropical Storm (HIP-WI TS)