

# What is Whole Farm Revenue Protection (WFRP)?

Whole Farm Revenue Protection (WFRP) was first established in the 2014 Farm Bill to address issues small and diversified farmers have when purchasing insurance. The National Sustainable Agriculture Coalition, of which OFA is a member, led this effort. WFRP allows you to protect every commodity on your farm under one plan. WFRP might be a fit for you if you are a small or diversified producer with stacked enterprises.

## A QUICK LOOK AT WFRP

- Designed for diversified operations
- Available in all states and counties
- Provides protection against loss of revenue
- Offers a range of coverage levels from 50-85%
- Insures up to \$17 million
- Covers all commodities produced (except timber, forest products, and animals raised for sport, show, or pets)
- Insures based on the previous Whole Farm History Reports, Farm Operation Reports, and the operation's expected revenue, rather than on yield history
- Includes re-plant coverage for annual crops (except Industrial Hemp or those covered by another policy)

## FIND AN INFORMED AGENT

**WFRP Agent Locator:** Not all agents are well-versed in this product; use this tool to find a crop insurance agent who has experience working with WFRP. And remember, your crop insurance agent does not need to be local to you!

[www.rma.usda.gov/sites/default/files/2024-05/Whole-Farm-Micro-Farm-Agent-List-PDF.pdf](http://www.rma.usda.gov/sites/default/files/2024-05/Whole-Farm-Micro-Farm-Agent-List-PDF.pdf)

## HOW DOES IT WORK?

First, your crop insurance agent will ask you to gather the following information:

- ☐ 5 years of Schedule F Tax Records
- ☐ Farm Plan for the year, including what will be produced and anticipated yields (your Organic System Plan)
- ☐ Organic certificate (for organic items)
- ☐ Sales records (including direct market sales)
- ☐ Summaries of coverage for any other insurance policies
- ☐ Inventory information for commodities
- ☐ Accounts receivable and payable

This info will be used to purchase your WFRP insurance plan, which is provided for the duration of your tax year.

When reporting a loss in revenue, you will have 72 hours within discovering a potential revenue loss to file the notice of loss. This indicates you expect your revenue to fall below the insured revenue. If it is determined that you're eligible for a payment, the payment will be made within 30 days of the determination.

