



Drought and Alternative Uses of Insured Crops: Can I Chop My Insured Corn for Silage?

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Drought when corn is pollinating can cause poor pollination and low yields. However, the corn may still make silage and be especially helpful when normal forage production has been low. However, what if you have crop insurance for your corn—can you make it into silage?

Wisconsin farmers who buy crop insurance for corn have to declare it as either corn for grain or corn for silage. If you insured your corn as corn for grain, you can chop it for silage and still receive an indemnity if one is due. If you do not have dairy cows, you can sell silage. Put a listing in a local newspaper or on a local radio station, contact local dairy farmers directly, or put a listing on the UW-Extension Farmer to Farmer Hay, Forage, and Corn List at <http://farmertofarmer.uwex.edu/index.cfm>, or contact your local county agent.

For those interested in making silage from corn insured as corn for grain, the process works as follows. **First, contact your crop insurance agent and explain what you want to do.** If you chop your insured corn without consent from your agent, you likely forfeit any insurance indemnity you would have received. An insurance adjustor will visit your fields to assess your yields. If it is too early to estimate grain yield, you will likely be required to leave unchopped strips that later will be used to estimate your grain yield to determine your indemnity. If these strips have high enough yield, you will not receive an indemnity. The adjustor will assess your yields and explain your options. Choose the option that seems best to you and follow the required procedures so that you receive any indemnity you are due.

A farmer can also graze insured corn, whether it is insured as corn for grain or corn for silage. Other insured crops such as soybeans can also be used for forage (or grazing). In all cases, the process is similar to that outlined above. **First, contact your crop insurance agent and explain what you want to do.** An adjustor will assess your yield and explain your options. Choose the option that seems best to you and follow the required procedures so that you receive any indemnity you are due. Also, farmers who insured their corn for silage can receive an indemnity not only if their silage yield is sufficiently low, but also if their silage is grain deficient. If you believe your silage is grain deficient, contact your crop insurance agent.

Not that using drought stressed crops for forage, silage, or grazing can be different than normal crops. Be sure to follow guidelines available on the UW Extension Responds: Drought web page (<http://www.uwex.edu/ces/ag/issues/drought/>) to avoid problems such as nitrate toxicity.