



Soybean Rust and Crop Insurance Summary of Current RMA Guidelines

**Paul D. Mitchell, Agricultural and Applied Economics, UW Madison/Extension
(608) 265-6514, pdmitchell@wisc.edu**

Yield loss from soybean rust is an insured cause of loss for both conventional and organic farmers with either APH or CRC crop insurance for their soybeans. However, to be insured against losses from soybean rust, insured farmers must follow “good farming practices” as stated in the insurance policy. The USDA-Risk Management Agency (RMA) provides guidance regarding what constitutes good farming practices for soybean rust management on their web site at <http://www2.rma.usda.gov/news/soybeanrust/>. This includes a detailed document in questions and answer format and (<http://www2.rma.usda.gov/news/2005/03/soybeanrustqanda.pdf>) and a short brochure (<http://www2.rma.usda.gov/news/soybeanrust/407soybeanbrochuresmall.pdf>). If you cannot access these documents, contact your local Extension agent.

This bulletin briefly summarizes these materials explaining good farming practices for soybean rust management for crop insurance purposes. Documenting your soybean rust management activities is important to demonstrate your use of good farming practices. A template for documenting your soybean rust management activities is available at <http://www.uwex.edu/ces/ag/issues/soybeanrust/template.pdf>, but contact your insurance provider to know how to adequately document your management decisions.

Stay Informed and Scout

Farmers with crop insurance are responsible for staying informed about soybean rust outbreaks in their area. The UW Plant Disease Diagnostic Lab the Soybean Rust Information Hotline (toll free at 1-866-RUST411) and the USDA Soybean Rust web site <http://www.usda.gov/soybeanrust/> provide up to date information on the movement of soybean rust. Keep records to document your efforts to stay informed about the status of soybean rust in you area.

Farmers should regularly scout their fields and document their findings. Information on how to scout for soybean rust and how to submit samples for testing is available at <http://www.uwex.edu/ces/ag/issues/soybeanrust/>. If an outbreak occurs in the area or seems imminent, farmers should intensify scouting. Scouting should continue after any chemical/fungicide treatments. Keep records to document your scouting activities.

If Soybean Rust Appears

If soybean rust is detected or likely to infest your fields, immediately contact your crop insurance agent or provider. Your agent may advise you on how to proceed. Contact UW Extension Plant Pathology at 608-262-2863 or your local Extension agent for additional advice. Also, UW Extension recommendations are available at <http://www.uwex.edu/ces/ag/issues/soybeanrust/>.

To maintain insurance coverage for soybean rust losses, farmers should only follow the management recommendations of RMA-approved local agriculture experts, which include plant pathologists employed by the Cooperative State Research, Education, and Extension Service and agricultural departments of the states and universities, and certified crop consultants.

Make and keep special notes from all conversations with your insurance company and RMA-approved local agricultural experts and keep all literature/documents you use to make your management decisions.

If you decide not to treat a field when treating other fields or when neighbors are treating theirs, contact your insurance provider to be sure you have adequate documentation to show why no treatment is needed, otherwise you may lose coverage for yield loss from soybean rust. If local agricultural experts recommend a treatment, producers are obligated to attempt to implement it, regardless of cost. A producer who does not follow such recommendations because the producer does not want to or cannot afford the costs, because these costs exceed the value of the crop, or because the producer cannot obtain financing, forfeits any indemnity for yield loss from soybean rust (see Question 9 in the RMA document at <http://www2.rma.usda.gov/news/2005/03/soybeanrustqanda.pdf>). Local agricultural experts will account for costs when developing recommendations, but if you receive conflicting recommendations, contact your insurance provider for advice.

What if I want to treat but cannot?

If you cannot treat in a timely manner as a result of chemical or equipment shortages or inclement weather, you can still keep insurance coverage for soybean rust losses, but documenting your efforts will be very important. Immediately contact your insurance agent or provider and ask how to best document your efforts. Contact more than one supplier to obtain product/service availability estimates and obtain written quotes of availability if possible. Contact local weather stations to obtain written reports of rainfall/wind conditions and save newspaper summaries/articles of local weather events. The purpose is to demonstrate that you made an honest effort to implement recommended treatments, but were prevented by equipment or product shortages or by weather.

Organic Producers

The same rules generally apply to organic producers for maintaining insurance coverage for soybean rust, with only a few exceptions. Organic producers should follow the recommendations of organic agricultural industry persons, which include plant pathologists employed by Appropriate Technology Transfer for Rural Areas, Sustainable Agriculture Research and Education, as well as by the Cooperative State Research, Education, and Extension Service and agricultural departments of the states and universities, and certified crop consultants. Organic producers are not required to use any practice that endangers their organic certification. Also, organic producers can amend their organic plans if new control measures are approved (see Question 10 in the RMA document at <http://www2.rma.usda.gov/news/2005/03/soybeanrustqanda.pdf>).