

Whole Farm Revenue Protection Basics



Whole Farm Revenue Protection	
Availability	WFRP is available in all counties, in all 50 states.
Liability Limit	\$8.5 Million.
Coverage Level	50-85%, in 5% increments. 3 Commodities for 80 and 85% (no catastrophic level is available for WFRP).
Coverage	WFRP protects a farm operation against the loss of farm revenue earned or expected to be earned from: Commodities, including Industrial Hemp, produced during the insurance period, whether they are sold or not; Commodities bought for resale during the insurance period; and All commodities on the farm except timber, forest, and forest products; and animals for sport, show, or pets.
Payment Rate	None.
Animal or Animal Product Limit	Expected revenue up to \$2 million (soft cap). (Excludes Aquaculture.)
Nursery and Greenhouse Limit	Expected revenue up to \$2 million (soft cap).
Potato Requirement	Minimum of 2 Commodities (using the commodity count).
One Commodity	No restriction unless only one commodity (using commodity count), and that commodity has an MPCl revenue product available or the one commodity is potatoes.
Other Federal Crop Insurance Underlying Policies	MPCl coverage is optional and may be at any buy-up level. Farm is not eligible if catastrophic level MPCl policies are purchased.
Cause of Loss	WFRP provides protection against the loss of insured revenue due to an unavoidable natural cause of loss which occurs during the insurance period and will also provide carryover loss coverage if you are insured the following year. See the policy for a list of covered causes of loss.
Expanding operations	Average allowable historic revenue increased by up to 35% if the operation is physically expanding or the insured increases use of existing production, and if approved by AIP. This allows for farm growth that may or may not trigger indexing. Expansions due solely to certified organic expansions is the greater of 35% or \$500,000.
Contract Change	August 31.
Sales Closing Date, Cancellation, and Termination Date	Calendar Year and Early Fiscal Year Filers: January 31, February 28, or March 15 (by county). Late Fiscal Year Filers: November 20.
Replant Payments	Up to 20% of expected revenue x coverage level for annual commodity with 20 acres or 20% of crop needing replant. Not allowed if also insured under MPCl with replant provisions. Take into account, share.
Premium Subsidy	Farms with two or more commodities will receive a whole-farm premium subsidy as long as the minimum diversification requirements are met. Farms with one commodity will receive the basic level of premium subsidy.
Revised Farm Operations Report	All Revised Farm Operation Reports are due on July 15.