



Risk Management Agency  
U.S. DEPARTMENT OF AGRICULTURE

# Policyholder Bill of Rights

Risk Management Agency





## Policyholder Bill of Rights

When you purchase a Federal crop insurance policy, there are contractual rights that protect you and ensure fair customer service. All policyholders should be aware of these rights and know how to get support if you are experiencing coverage or service issues.



You have the right to coverage and options of your choice from any Approved Insurance Provider (AIP) that offers policies in your state if you are an eligible producer.



An AIP may only charge you amounts as established by USDA, and all AIPs must charge the same amount for the same coverage.



Your policy cannot be canceled by your AIP unless you are determined to be ineligible, or if they no longer offer policies in your state.



If your AIP transfers you to another agent, you have the right to maintain all your options, endorsements, and coverage levels, and your data transfers to your new agent.



If an agent makes a mistake on your policy, you have remedies available to you through your policy's dispute resolution process, just as your agent might have protection under professional liability insurance (for example, Errors & Omission, or E&O). Many agents carry E&O insurance.



Your policy provides you the right to dispute determinations made by your AIP.



If you have trouble obtaining or maintaining coverage, please contact your Risk Management Agency (RMA) [Regional Office](#).



## Frequently Asked Questions

### Getting Coverage

**Q: How do I know if crop insurance is available in my area?**

**A:** Federal crop insurance is available for more than 600 different types of crops. RMA has a policy that covers almost any agricultural and livestock product called Whole Farm Revenue Protection and Micro Farm. It is best to contact a crop insurance agent to determine what options are available to you. RMA's regional offices can be a resource as well to answer questions or assist you in using the agent locator.



[Agent Locator](#)

[Whole Farm/Micro Farm Agent List for 2024 Crop Year as of April 16, 2024](#)

[Regional Offices](#)

**Q: I contacted an agent, and they indicated that they do not sell the policy I want/need. Can agents pick and choose what policies they sell?**

**A:** AIPs are required to sell all Federal crop insurance policies developed by the USDA, which includes, but is not limited to, policies such as Whole Farm Revenue Protection and Micro Farm. Generally, an agent cannot pick and choose what policies to sell. Some agents may only be licensed to sell livestock policies, and there may be other lawful reasons. In addition, AIPs are not required to sell privately developed products (link to policies below) (but if they sell one within a state, they must sell that one to anyone eligible in the state).

Additionally, some policies might be more or less popular in certain regions leading to a lack of familiarity with all of the available coverage options. If you are interested in a policy that is not common in your region, RMA has resources available.

Please contact RMA with concerns when an agent says they cannot service you. USDA wants to ensure all producers are treated equitably so please provide as much information as you can about your experience.



Privately Developed Products:

[Plan List and Developer Contact Information](#)

[Regional Compliance Offices](#)

**Q: The agent told me there is a policy available for my crop but not in my county. Do I have other options?**

**A:** Yes! The agent should inform you about the written agreement process, which allows the producer to get coverage if certain requirements are met. Whole Farm Revenue Protection and Micro Farm are also options if a specific policy is not available for your crop.



Written Agreement Fact Sheet: [Requesting Insurance-Not Available In Your County](#)

Whole Farm Revenue Protection and Micro Farm Fact Sheets:

- ♦ [Whole-Farm Revenue Protection](#)
- ♦ [Micro Farm Program National Fact Sheet](#)



**Q: I grow a crop that crop insurance does not cover. I have looked at Whole Farm Revenue Protection and Micro Farm, but I feel like I need something to cover my specific crop. Is USDA open to developing new policies?**

**A: Yes!** USDA has made over 50 program modifications and developed at least 12 new policies the past three years – all in response to farmers and ranchers. We encourage you to reach out to your RMA regional office to discuss policy development.

We also encourage you to visit your local Farm Service Agency office to inquire about the [Noninsured Crop Disaster Assistance Program](#). This program can be a way to get some coverage and helps RMA get data to develop new products.



Local FSA Office Locator: [USDA Service Center Locator](#)

Premium Costs Estimator: [Cost Estimator](#)

**Q: I received different premium quotes from different AIPs. How is that possible if they are supposed to charge the same amount?**

**A:** When comparing quotes, ensure that all coverage is identical. Premium amounts can vary significantly with different coverage levels, unit types, options, endorsements, and even your own yield history.

RMA (or Congress) sets premium rates and formulas that all AIPs must use to charge you premium, administrative fees, interest, penalties, and claim overpayments or other debts. If you would like to create your own quote, RMA provides a free, public tool called [Cost Estimator](#).

## Claims

**Q: I filed a claim that was denied by the AIP. Are AIPs supposed to provide an explanation for denial of a claim?**

**A: Yes!** AIPs are required to provide an explanation as to why a claim was denied. You have a right to contest their determination.

**Q: My AIP told me I won't get paid for my loss because my claim doesn't qualify. Should I still file a notice of loss?**

**A: If you believe you have a claim, the best thing to do is file a notice of loss.** If the AIP denies the claim, they are required to provide an explanation in writing, and you have a right to appeal that determination.



**Q: I do not agree with the AIPs claim determination. Can I contest their determination?**

**A: Yes!** All policies have dispute resolution provisions that outline how to resolve disputes with AIPs. RMA cannot provide legal advice so assistance of legal counsel might be beneficial.

Generally, you have a right to request mediation with your AIP. Regardless of whether you and your AIP engage in mediation, you must file for arbitration within one year of the AIP determination, to maintain your rights to judicial review and appeal. Your AIP should provide you with options for initiating arbitration. Following arbitration, you have one year to file for judicial review if you would like to continue your appeal. It is important to carefully follow the dispute resolution provisions of your policy (often in a section titled "Mediation, Arbitration, Appeal, Reconsideration, and Administrative and Judicial Review.")

Good farming practice determinations are not subject to arbitration. If you disagree with your AIP's good farming practice decision, you must request an RMA determination. If you disagree with RMA's determination, you may request RMA reconsideration or file suit against RMA. For additional information, see [eCFR :: 7 CFR Part 400 Subpart J -- Appeal Procedure](#).

**Q: I am utilizing the dispute resolution provisions, but I feel like the AIP is delaying the process.**

**A.** Generally, RMA does not have direct oversight over the process. You or your attorney should work within the rules laid out by the mediator or arbitrator or other applicable rules.



If you are concerned about an AIP's conduct or have other questions, please contact [SM.FPAC.RMA.ReinsuranceServices@usda.gov](mailto:SM.FPAC.RMA.ReinsuranceServices@usda.gov).



## Retaining Coverage

**Q: My area is experiencing the impact of volatile weather and climate. Unfortunately, this has resulted in some losses the past few years. Can an AIP decide to stop servicing an area if they don't want to pay claims?**

**A: The Federal crop insurance program serves farmers and ranchers and is here to help them mitigate risks and recover from the impacts of weather.** Generally, AIPs cannot pick and choose the areas they serve with limited exceptions. If an AIP offers policies in a state, they are required to service all farmers and ranchers who are eligible for coverage. If you are denied coverage, please let RMA know and provide as many details as you can.

**Q: I had an agent for years, but I was told the AIP canceled their contract. I now have someone who lives in another part of the country servicing my policy. Do I have options?**

**A: Yes! You do not have to stay with the current AIP/agent and can transfer your policy to another AIP/agent for the next crop year.** The agent locator can be used to find another agent in your area.



If you are in the middle of a crop year and you are experiencing service issues, please contact [SM.FPAC.RMA.ReinsuranceServices@usda.gov](mailto:SM.FPAC.RMA.ReinsuranceServices@usda.gov).

**Q: My AIP canceled their contract with my agent, and I was transferred to another agent. Can I still retain my coverage levels and other options?**

**A: Generally, as long as you are an eligible producer and coverage and options remain available in your county, you should be able to retain your coverage levels and any options you selected.** You will likely need to note those choices on a new form; however, there should be no lapse in coverage if filed and serviced properly.



A list of crop insurance agents is available at all USDA service centers and on the RMA [website](#).

This fact sheet gives only a general overview of the rights of crop insurance policyholders. You should work with a crop insurance agent to purchase a new policy or to make changes to an existing policy.

To contact the USDA Risk Management Agency, reach out to your nearest [Regional Office](#). These offices can answer your crop insurance questions, and they can use your feedback on crop insurance to improve programs.