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Multi-Peril Crop Insurance

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Harvest Newsletter

This letter contains information you should keep in mind as you begin harvest. The following will be addressed:

- Vomitoxin
- Reporting crop losses
- Pulling commodity samples
- Maintaining proper production records for yield certification
- End of Insurance Period dates

VOMITOXIN

Vomitoxin samples can be pulled from the bin, however, an adjustor has to pull his own samples. If you have large bins that hold several units and an adjustor won't be able to reach a unit in the bin, you will need to let us know right away so the adjustor can come to your field to pull the sample.

If you are hauling your wheat to the elevator and they are pulling samples to get graded, make sure they identify the samples by unit. For example, keep section 1 samples separate from section 2. You are going to have to tell this to the elevator.

REPORTING CROP LOSSES

If a field is severely damaged and you want to destroy part or all of it, an adjuster will need to visually inspect it first and give you permission. Otherwise, if you will be harvesting your fields, keep track of the production and notify me if you come up short of meeting your guarantee.

In regards to potatoes, if you think you may have a loss or a quality problem when you dig and store the potatoes, it is absolutely necessary to notify me so an adjuster can inspect the field before you start digging.

If you have alfatoxin in your corn, a sample must be taken before the corn is put into the bin or delivered to the elevator.

PULLING COMMODITY SAMPLES

In the event of quality problems in your crop, **the adjustor needs to pull the sample.**

As soon as you determine you have a quality problem, contact me so I can file a notice of loss.

We occasionally have problems in these big bins where an adjustor can't get to the grain with the problem. So if we can get the adjustor to you quicker, we can avoid a problem by pulling the sample from a truck or from the bin before you dump another unit on top.

MAINTAINING PROPER RECORDS

If you plan to put new crop in a bin that has prior years crop in it, you must level the commodity in the bin and have an adjustor measure the prior years crop before you dump new crop in on top of it.

Also, remember to have the production measured if you will be feeding some production to livestock. You can call me to have an adjuster make this measurement for you.

Remember, you must maintain individual production records for each insurable unit as you harvest this fall. This means you must keep track of the truckloads as you harvest if you plan on commingling your crop in storage from more than one unit. Most units are considered a section. Also, mark the bin as you go from one unit to the next.

If you are hauling your crop to the elevator, note on the scale tickets and assembly sheets from which unit the production was harvested. Scale tickets cannot be split between two or more units. So do not commingle production from more than one unit into the truck. Potato growers also need to keep load records from each unit and record the destination of the potatoes.

A truckload log needs to be kept by section even if there are only a few acres in a section.

Some farmers have been making the decision to simply haul the production from the field to the elevator at harvest time if they know they will have a production loss on that unit.

If you have uninsurable crop acres, i.e. beans or sunflowers planted on ground not meeting rotation requirements, please keep that production separate.

It is important to keep track of your production by unit because you will need to report this production to me after harvest. If you were to simply report your lump sum production, next year your farm would all be in one unit for loss purposes. Also, if you don't keep track of production by unit, your loss claim could be voided if the optional units have to be collapsed into a basic unit.

END OF INSURANCE PERIOD DATES

There are deadlines to turn in claims for crop losses. Typically, you are required to give a notice of loss within 72 hours of your discovery of damage but not later than 15 days after the end of the insurance period. I included these dates in the Spring letter to you as "End of Insurance Period" dates. Any claim as a result of damage occurring after the end of the insurance period will not be honored. This is not a new rule, only a reminder of the filing deadlines. These dates are listed in your policies and I recommend you read through the policies for further information.

Please contact me if you have any questions. Thank you for your business and have a safe harvest season!

Norm

Norm Enerson

Tyler

Tyler Enerson