

# CROP INSURANCE

## NEWSLETTER

September 2019

### QUOTES FOR FALL CROPS

If you have wheat or barley insured, you will be receiving your 2020 quotes in the mail soon. If you do not currently have either fall crop insured and you're interested in a quote, just give us a call.

### PRODUCTION TYPE

Make sure you include the type of production records you have on your production report. This is now required by RMA. Accuracy of your production amounts is essential to avoid what could be very severe penalties which may include collapse of optional unit structures and assigned yields. Your records must prove your production within a five percent tolerance. All production records must be clearly marked as to which FSN it was harvested from, practice, date, bushels, etc. If you have any questions about your records, please call us. Don't wait until claim time.

### POLICYHOLDER SERVICES ACCOUNT

Ask your agent about a Policyholder Services Account where you can print maps, e-sign documents, check claim info, and pay online.

### Dairy Revenue Protection

Concerned about an unexpected decline in milk prices? Give us a call to discuss how Dairy Revenue Protection (DRP) can help provide some peace of mind.



### ENTERPRISE UNITS

If you have this unit structure on any crops, you need to discuss it with your agent prior to sales closing. There are acreage requirements that must be met in order for you to receive the discount and there may be instances where you would want to change the unit structure. Multi County Enterprise Units (MCEU) are also now available. Ask your agent for more information.

### SALES CLOSING DEADLINES

All changes to coverage levels, entity changes, cancellation of policies, deleting or adding crops or counties, changes to policy options, etc., must be made by the date pertaining to your specific crop. See Important Dates section on reverse side.

### MARITAL STATUS/ENTITY

Not sure how your entity or marital status is listed on your policy? Give us a call. Any person with 10% or more interest must be listed correctly on the policy. Incorrect information can lead to claim payments being reduced or denied.

### THIRD-PARTY CROP DAMAGE

If you have damage due to chemical drift or other man-made causes that are beyond your control, please **do not destroy** anything and notify us within 72 hours of discovery so we can have an adjuster document the damage.

### ACREAGE REPORTING

All acreage must be reported in the county you have insured. This includes, but is not limited to: prevented acres, late planted acres, cover crop acreage, acres planted for wildlife (not to be harvested), etc. This is due by the date associated with your specific crop.

### LIVESTOCK REVENUE PROTECTION (LRP)

This policy is now available in all counties in Delaware, Maryland, Virginia, West Virginia, and Pennsylvania. LRP protects from a decline in livestock prices. Call your agent for more information.



### Important Dates

#### Sales Closings

9/30 – Wheat and Barley  
11/15 – Pasture, Rangeland and Forage (PRF)  
11/20 – Orchard and Vineyard

#### Office Closings

9/2 – Labor Day  
11/28-11/29 – Thanksgiving  
12/24-25 – Christmas  
01/1 – New Year's Day

#### Miscellaneous

12/10 - End of Corn/Soybean Insurance Period

### IMPORTANT:

#### CAT Fee Change for 2020

The admin fee for catastrophic (CAT) policies for the 2020 crop year has been increased from \$300 to \$655 per crop per county. If you are only planting a small amount of acreage, it may cost you less to have a buy-up policy than it does for a CAT policy. Review your fall quote carefully and contact your agent with any questions.



FARM CREDIT  
farmcreditcropinsurance.com

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## 2019 CROP CLAIMS

Remember to let us know as soon as you think you may have a claim. We will get it filed and have an adjuster contact you. We also offer express claim service for smaller claims that meet the necessary criteria that do not require an adjuster. Any outstanding replant claims need to be wrapped up now.

The end of the insurance period for corn and soybeans is **December 10th**. Make sure you let

us know prior to this date if you still have any crops left to harvest. **All production losses must also be filed by 12/10/19. Keep your agent updated as to what is happening in your operation and file any claims as early as possible.** Don't wait to file until it's too late and your claim is denied! Call your agent with any questions.

### Need more information or have a question?

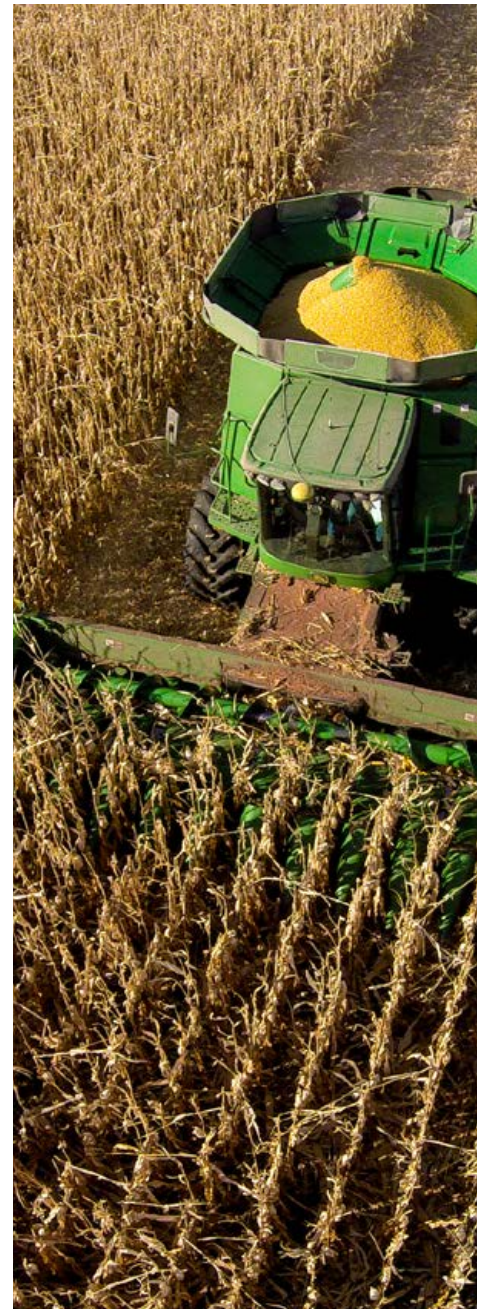
If you have any questions,  
please contact your agent at **888.339.3334**  
or online at **[farmcreditcropinsurance.com](http://farmcreditcropinsurance.com)**

Please refer to the USDA Risk Management Agency website for all the dates that apply to your county & crops: **[rma.usda.gov](http://rma.usda.gov)**



### Want to review your policy coverage?

It's not necessary to wait until sales closing. We're happy to sit down with you anytime to discuss the needs of your operation—just give us a call!



USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, 1400 Independence Ave SW, Washington, DC 20250-9410 or call (866)632-9992 (Toll Free Customer Service), (800)877-8339 (Local or Federal relay), (866)377-8642 (Relay voice users)