

# CROP INSURANCE

## NEWSLETTER

Spring Acreage  
Reporting 2019

## WHAT YOU NEED TO KNOW

### REPORTING PLANTED ACRES

Your acreage paperwork is enclosed. We are happy to answer any questions you may have so please don't hesitate to give us a call. The map-based form is the preferred way to report and would be more accurate. If you prefer to use a 578 form to report your acreage (please be sure to check for accuracy), you may sign the enclosed report form and return it to us with the 578 form from FSA. Remember you must report all acreage of your insured crops including prevented acres, late planted acres, acres planted for wildlife, double cropped acres, etc. **These forms must be signed, dated and returned to us no later than 07/15/19.** See the enclosed instruction sheet for more information.

### RAIN & HAIL/JOHN DEERE PARTNERSHIP

If you have your field boundaries designated and have precision ag data stored in the John Deere Operations Center and would like to utilize this partnership to report your acreage, you can give your agent a call.

### CROP QUALITY ISSUES

If you discover quality issues with any crops such as wheat, apples, peaches, etc., contact us before you harvest or as soon as possible after you notice there may be a problem. An adjuster will need to contact you and let you know what needs to be done so they can secure samples of the damaged crop.

### ENTERPRISE UNITS - IMPORTANT

Let us know ASAP if you have enterprise or multi-county enterprise units on your policy and do

not think you will qualify for the unit structure by the acreage reporting date of 7/15. If you wish to have optional units if you don't qualify, we will need to notify the insurance company prior to the acreage reporting date. Otherwise, the unit structure will switch to basic.

### REPLANTS

**You must notify us prior to replanting or destroying any crop** and provide enough notice so that an adjuster can inspect the damage. **There are no exceptions!** Remember, the earlier you report your acreage, the earlier your claim will be settled.

### CLAIMS

Claims must be reported within 72 hours of the time that you identify that a loss has occurred or within 15 days of harvest. Please don't wait to notify us! Reporting too late will result in denial of your claim.

### ATTENTION SILAGE PRODUCERS:

Never destroy a crop without notifying us first. Silage, ear corn, high moisture corn, etc. must be appraised prior to harvest. In other words, if you are not harvesting it to be sold as grain, you must have an appraisal for production purposes. Contact your agent at least two weeks before the harvest date.

### HAIL POLICIES

Hail policies are still available for several crops such as wheat, barley, tree fruits, vine crops and tobacco. They also cover fire damage when the cause is not weather related. Call us as soon as possible if you are interested in a quote.



### Important Dates

#### Crop Premiums Due

7/1 .....Wheat & barley

8/15 .....Spring crops

#### Acreage Reporting Due

7/15 .....Spring crops

#### Sales Closings

9/30 .....Wheat & barley

#### Office Closings

5/27 .....Memorial Day

7/4 .....Independence Day

### WHEAT & BARLEY

Your policy requires you to report claims no later than 15 days after the end of the insurance period which is the earlier of **1) harvest of the unit or 2) 7/31/19.** If you have a revenue policy and have a loss of revenue, claims must be reported within 45 days of the harvest price announcement. If you feel there may be quality issues, notify us before harvest. An adjuster will need to take samples for evaluation purposes. Wheat and barley production forms will be mailed by the first week of June.

### PREVENTED PLANTING

You must notify us by the final plant date if you decide not to plant in the late plant period or as soon as you realize you cannot plant in the late plant period. It is your responsibility to notify us if you are unable to plant so a notice of loss can be timely filed.

### SUMMARY OF COVERAGE

This is the sheet you receive from the insurance company after you have reported your acreage. It summarizes all of your information as to coverage levels, liability, acreage, plant dates, premium, etc. Please review this form as soon as you receive it to check for errors. Corrections must be made immediately if necessary.



Need more information or have a question?

If you have any questions, please contact your agent at **888.339.3334** or visit us 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: <https://www.rma.usda.gov>



**FARM CREDIT**

CROP INSURANCE

[farmcreditcropinsurance.com](http://farmcreditcropinsurance.com)

888.339.3334

## Policyholder Services

CONSIDER SETTING UP A POLICYHOLDER SERVICES ACCOUNT WITH YOUR INSURANCE PROVIDER. THESE ACCOUNTS ALLOW YOU TO EASILY:

- Electronically sign forms
- Make online payments
- Review your account statements and policy information
- Access mapping & quoting systems
- Access personalized reports and documents
- Sign up to receive Policy Provisions electronically instead of paper delivery
- Access harvest and projected prices, historical commodity pricing and pricing announcements

See your insurance carrier's website for more information or if you have any questions, just call your agent.



## Dairy Revenue Protection

Contact one of our agents today to discuss how this new product can help protect your operation from unexpected declines in quarterly revenue from milk sales.

## IMPORTANT CROP INSURANCE INFORMATION:

### Spring Seeded Acreage Reporting Deadline is 7/15/19

#### ACREAGE REPORT INSTRUCTIONS FOR 2019 CROP YEAR SPRING SEEDED CROPS

❖ **Preferred method to report: MBARS (map based acreage reports)**

A copy of this report form is enclosed or if your agent has assisted you in the past they will have a copy when they meet with you. You have the option of reporting with us before going to FSA if you like. You simply write on the map the crop, acres, plant date and practice if applicable like you have at FSA in the past. (An example page is enclosed) We will be happy to meet with you at your farm or here at the office to help you get these filled out correctly if necessary.

**(OR)**

❖ **Use a 578 form from FSA**

If you have already reported at FSA and are reporting acreage using a 578 form, please sign the last page where it is highlighted and return it to us with your 578 form (the 578 form must be dated by 07/15). **There is no need to return the entire form, but we need the last page with your signature at a minimum.** If you are not planting any acreage for 2019, please write '0' acres on the first page of this form, sign/date the last page, and return them both to us.

❖ **Planted acres not for harvest (such as acres planted for wildlife):**

**This acreage is not insurable, but it must be reported on your acreage report.**

There is no premium charge for uninsurable acreage. Double check to make sure it is listed correctly (i.e. cover crop, wildlife, etc.) on your MBAR or 578 form. Acreage that is identified incorrectly will adversely affect claims and production records.

❖ **All planted acres of a crop must be reported** including late planted acres, acres that were prevented from being planted, acres to be left for wildlife, etc.

❖ **Return your paperwork ASAP.**

You can mail or drop it off to any branch office – a return envelope is enclosed for your convenience.

If you need assistance or have any questions, please give us a call. Thank you!



**FARM CREDIT**

888.339.3334 | mafc.com



**ACE PROPERTY AND CASUALTY INSURANCE COMPANY**  
RAIN AND HAIL L.L.C.

Map Based Acreage Reporting Form with Farm/Tract



SCAN:

Map: Field Group: F:100,T510

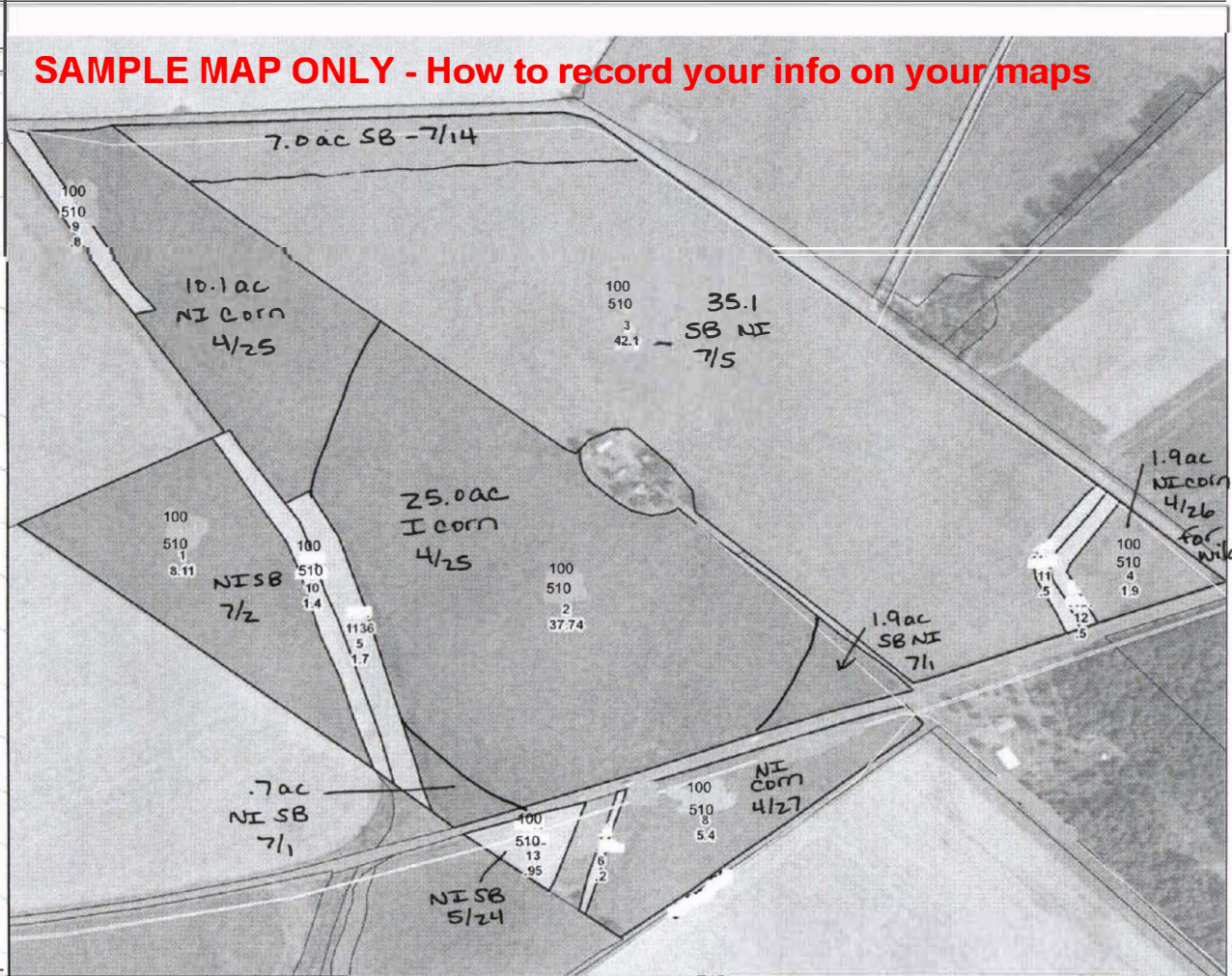
MAP KEY: FSN, TRACT, FIELD, CU, ACRES

Acres Type Key: PL = Planted PP = Prevent Plant UI = Uninsurable HR = High Risk

Yield #/Crop	Farm-Tract-Field	Field Acres	Acres	Acres Type	Plant Date
1.0	100-510-1	8.11	8.11	PL	7/2
2.0	100-510-2	37.74	10.1	PL	4/25

We will gladly take care of filling in this section for you. Please make sure the entries on your maps are clear and all fields are accounted for.

**SAMPLE MAP ONLY - How to record your info on your maps**



Unit Description	Crop	Type	Practice	Other Persons Sharing	Legal Description	FSN:100	Remarks	F/P DATE=	A/R Date=	APP/Yield
Unit	RP-CORN	GSG	NON IRR					05/31/16	07/15/16	160.0
Unit	RP-SOYBEANS	NTS	NON IRR					07/05/16	07/15/16	52.0

Unit Description	Crop	Type	Practice	Other Persons Sharing	Legal Description	FSN:100	Remarks	F/P DATE=	A/R Date=	APP/Yield
Unit	RP-Corn	IRR	Added practice							

You will need to show the following info on your maps: The crop, the amount of acres planted, the plant date, the practice (I or NI) and designate where the lines are between I & NI acres. Remember you will need to show how many acres for each practice within a field.