

HARRIS CROP INSURANCE, LLC

JANUARY 2016

Celebrating Our 35th Year In Business

This agency is an equal opportunity provider

DATES TO REMEMBER

March 15- Deadline to make policy changes for spring planted crops

March 15- Deadline to short rate acres to be grazed out/ destroyed, not intended for harvest

March 15- 2015 Spring Crop Premium Due...or date to be terminated

Sept 30 – Deadline to sign up for or make policy changes to wheat



If you have not turned in your spring crop production, please do so ASAP! Thanks



2016 WHEAT SCHEDULE OF INSURANCE/PRODUCTION REPORT

You have already received your 1st Schedule of Insurance directly from our company – Rural Community Insurance. *This is not a billing statement, although it does tell you how much your bill will be. A statement will come shortly after July 1st.*

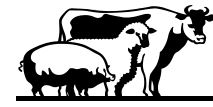
This schedule of insurance shows the number of acres, location, your share, plant date, amount of insurance you have, who else has a share, etc. **PLEASE take a little time to go over this form**

(landlords, this is perhaps a time to communicate with your tenants). **Make sure this info is all correct.** The form you receive and the info on it (if you get more than one) is for the person or entity named in the box on the upper left side.

PLEASE double check your wheat Schedule of Insurance with your maps. We can apply to make revisions if you are over 10% tolerance on acres, which will be considered on a case by case basis. We can not make revisions after a notice of loss is filed or the adjustor is already looking at your FSA certification papers... 10% tolerance rule includes any change in liability, acreage, share and APH errors.

Call us immediately if something is not right!

Wells Fargo has recently sold RCIS to Zurich. Zurich Founded in 1872 in Switzerland, Zurich is one of the 5 largest commercial insurers in the U.S. It has also provided reinsurance to RCIS since 2000. The impact of the RCIS sale should not affect you as a customer.



LIVESTOCK RISK PROTECTION

We continue to write LRP contracts. We've been able to protect your investment with reasonable prices and higher levels. We can only write these contracts between 3:30pm – 9:00am. Give us a call so we can help you limit your downside risk.

TAX TIME

If you were paid a loss of \$600 or more you will receive a 1099. It's a good idea to keep your summary of loss check receipts. Be sure to count any premium withheld as an expense.



FARM RECORDS

We would highly suggest you keep your grain tickets/ledger sheets with your tax records at least back 8 years or document your yields in farm management records if you are in the Farm Management System. You can be asked to prove any yield in your history in a full audit situation. We can expect a handful of annual audits. Check with your tax professional for specific tax questions



Be watching for info on upcoming meeting dates!

HAPPY NEW YEAR

We want to say "Thank You" to all you, our friends, neighbors and customers for your business this past year. We look forward to serving you this New Year. If you ever have concerns please tell us.

If you are happy with our service, please tell your friends and neighbors ☺ And as always, if you have any questions, please do not hesitate to call us.

Kevin, Rosemary, Nicole & Kayleigh

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Reminder:

We now write insurance through 3 companies:
RCIS, NAU & ADM