



HARRIS CROP INSURANCE, LLC

MAY 2016

Celebrating Our 35th Year

This agency is an equal opportunity provider

DATES TO REMEMBER...

ACREAGE REPORTS COMING SOON

May 30- Office Closed

June 30- Hail Premium Due

Acreage Reports Due

July 31- Wheat Premium Due

July 4- Office Closed

REPLANT SPRING CROPS

You must notify us if you need to replant any insured crops PRIOR TO REPLANTING. We will file a claim and in some cases the adjustor will need to look at it.

YOU NEED AN APPRAISAL BEFORE you do ANYTHING to any insured crop other than harvest it for grain. Grazing, haying, chopping, etc. before an adjustor looks at it or contacts you to make an appraisal will hurt your APH. It is considered destroyed without consent.

LRP- GRASS CATTLE

We continue to write more LRP

contracts. We've been able to protect your investment with reasonable prices. Let us help you limit your downside risk.

A good time to look at LRP for your cattle is when you first get them home in your lot. Give us a call. We can only write these contracts **between 3:30pm – 9:00am.**

CROP-FIRE ONLY

This policy offers coverage for loss by fire and lightning before harvest or while the crop is still in the harvester. The rates vary between companies.

Contact us if you would like extra Crop-Fire coverage.

Newsletter by e-mail?

We have started emailing newsletters to some of our customers, if you are interested in receiving your newsletters by e-mail, please email your request to harriscropins@gmail.com.

SPRING CROP PLANT DATES—ALL CROPS HAVE A LATE PLANTING PERIOD

Spring Crop plant dates: Each crop has a 25 day late planting period. Each crop is to be reported and insured at a reduced coverage per day. After the late planting period, acres are still to be reported but is your choice for reduced insurance or insurance waived which you must specify on your acreage report.

CORN	Initial	Final
CS,DK, FR,GE,GH,KM,KW,LY,MN, MP, MI, MR,PR,RN,SA,SF,WB,WS	1-Apr	25-May
CY,CD,EL,EW,LE,LC,NS,OT,RL	5-Apr	25-May

SBEAN	Initial	Final
CS, GE, KW,LY,MR,PR,RN,SF,WB	26-Apr	25-Jun
CY,CD,GH,OT,RL,WS	26-Apr	15-Jun
DK,EL,EW,LE,LC,MN,MP,NS, SA	26-Apr	20-Jun
FR,KM,MI	15-Apr	25-Jun

Gsorg-ALL counties in KS

26-April

25-June

ENTERPRISE UNITS REMINDER... Qualify Each Crop/Each Year

- If you are signed up for your unit structure to be Enterprise units...you MUST be sure to plant so that you qualify: plant that crop on at least 2 different sections (per county), and at least 20 acres or 20% of total acreage in at least one other section. If you don't qualify, premium will revert to Optional Unit pricing on that crop, at the level on your policy.

~Wheat Premium~

Wheat Premium billing will come out beginning of June. If paid **before July 1st** no interest will be added. **After July 1st** interest will be added

NEW THIS ACREAGE REPORTING TIME: YOU MAY HAVE RECEIVED A POST CARD FROM THE FSA OFFICE STATING THAT THEY CAN BASICALLY BE THE ONE STOP SHOP TO DO YOUR ACREAGE REPORT AND CERTIFY YOUR ACRES. WE CAN ALSO DO THAT AT OUR OFFICE AND SEND THEM YOUR INFORMATION. PAPERS WILL STILL NEED TO BE SIGNED AT BOTH AGENCIES.

***Also.. **W-9 FORMS** will be sent out by RCIS again if you did not already fill one out. We sent them out a year ago. Most of you sent them back! If you receive one, please return it as soon possible! It will hold up a claim check to you. **THIS IS NOT REQUIRED FOR MARRIED OR SINGLE ENTITY POLICIES.**

CROP HAIL

RCIS

- Hail rates in many areas are the same or lower than last year.
- 5% Cash Discount for premium paid prior to July 1st
- 2 hour binding
- Fire Coverage Included
- This policy covers transport to first place of storage within 50 miles

An endorsement for wind and tornado damage is available in Kansas. It offers protection when hail destroys 5% or more of the crop during the same occurrence. It is available at a rate of \$1 per \$100 of insurance.

While hail damage is a covered peril under your Federal Crop Insurance, a claim is paid only when your yields fall below your guarantee (i.e. a major hail storm) This Crop-Hail policy covers the profit end of your yield, it protects your crop insurance by covering the "first" damage by hail. Limit of insurance on wheat is \$500 at 100% share. Minimum premium is \$25

Most MPCCI policies leave you risking \$100 - \$150 an acre profit

NAU Country

- Change in Hail rates for 2015
- 5% Cash Discount for premium paid prior to July 1st
- 2 hour binding
- Fire Coverage Included
- Transport to first place of storage within 50 mi.
- Wind Endorsement Available in Kansas. It offers protection when hail destroys 5% or more of the crop during the same occurrence. It is available at a rate of \$1 for \$100 of ins.
- Guaranteed to re-write up until 4/1

ADM

- 3% discount if paid before August 1st
- 10% with a customer # on Basic Policies only
- 5% discount with all other policies
- 2 hour binding
- Fire coverage included
- Transport to the first place of storage
- Wind endorsement with 5% hail damage \$1 per \$100 of ins.

Agrilogic

- NO DISCOUNT
- Fire coverage/ does not pay for the fire department
- Wind endorsement \$1.10 per 100 of ins.
- Transport to first place of storage

Thank You

We want to say thank you for the confidence and trust you have placed in us to handle your risk management needs.

If you have any questions, call Kevin, Rose, Kayleigh or Nicole
785-479-5593 or 888-408-7487
www.harriscropinsurance.com



CO- MINGLING GRAIN, PLEASE REMEMBER:

Regardless of your crop unit structure (EU or OU) all units must be kept separate when reporting production. Do Not Co- Mingle grain from one unit to another.

*** Unless you have your units set up that multiple sections are tied together on one unit***

You can have the elevator split loads for you, which is best done at the time of hauling/unloading grain at the elevator. Estimating bushels or handwritten numbers on a ticket to different units is not acceptable "proof" of yield, especially in a claim.

DO NOT JEOPARDIZE A CLAIM, KEEP PRODUCTION SEPERATE

Kevin's mom, Lorene, who started this agency in 1981, passed away April 26th. We thank you for the many cards and kind words expressed to us during this time.