



# HARRIS CROP INSURANCE, LLC

## FEBRUARY 2017

This agency is an equal opportunity provider



### **DATES TO REMEMBER**

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

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

**March 28-30**

See you at the Salina Farm Show. Stop by our booth in Heritage Hall.

**September 30** – Deadline to make changes to 2018 wheat policies

### **2017 CROP YEAR INSURANCE UPDATE-SPRING MEETINGS**

**Tues. Feb 14**      **Hope Agri-Trails Co-op Basement Meeting Room**  
Main Street; Hope, Ks  
11:00 A.M.— Meal/Meeting

**Wed. Feb 15**      **Catholic Parish Center**  
East 6th St.; Chapman, Ks  
11:00 A.M. – Meal/Meeting

**Thurs. Feb. 16**      **Junction City 4-H Building**  
1107 S. Spring Valley Road; Junction City, Ks  
11:00 A.M.—Meal/Meeting

**Sat. Feb. 18**      **Rural Center Elementary School**  
902-1400 Avenue  
11:00 A.M.— Meal/Meeting

**Wed. Feb. 22**      **Sterl Hall**  
619 N Rogers; Abilene, Ks  
11:00 A.M. and 6:00 P.M. — Meal/Meeting



~There will be a meal provided at these meetings~

**PLEASE RSVP, Call 785-479-5593 or 888-408-7487**

### **INFORMATION ABOUT UPCOMING CHANGES WILL INCLUDED...**

- YIELD EXCLUSION—SCO OPTIONS — ADDED PRICE OPTION
- LOWER PRICES-EFFECT ON COVERAGE
- SIGNATURE REQUIREMENTS
- MARKETING
- POLICY DECISIONS THAT WORK FOR YOU



**PLEASE MAKE SURE YOUR POLICY NAME & TAX ID MATCHES:THE NAME YOU REPORT TO FSA, AND NAME GRAIN IS HAULED UNDER TO THE ELEVATOR.**

### **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 4:00pm – 9:00am. Give us a call so we can help you limit your downside risk.

### **CATTLE GRAZING WHEAT...SHORT RATE**

A reduced premium is available for small grains (wheat, barley, oats) listed on the acreage report that is intentionally destroyed prior to harvest. A revised acreage report must be completed by March 15<sup>th</sup>. Those acres are to be destroyed and not harvested. **If you do intend to harvest grazed acres, cattle must be pulled off before the wheat reaches the joint stage.**

### **TAX TIME**

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



We appreciate you allowing us to assist you with your risk management needs.

We thank you for your business. If you ever have any questions, contact Kevin, Rose, Kayleigh or Nicole

785-479-5593 or 888-408-7487

## Signatures

All Crop Insurance papers are Legal Documents

NAME AS LISTED ON POLICY

YOU & YOUR AUTHORITY: (PRESIDENT, POA, TRUSTEE, MANAGER)

**The Documents must be printed and signed the same!**

**If you sign for someone else please inform us of any changes in the entity.**



### 2017WHEAT SCHEDULE OF INSURANCE/PRODUCTION REPORT

You have already received your 1<sup>st</sup> 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 1<sup>st</sup>.* 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** (tenants and landlords, this is perhaps a time to communicate with each other). **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 5% 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... Tolerance rule includes any change in liability, acreage, share and APH errors.

**Call us immediately if something is not right!**

#### Reminder:

We now write insurance through 3 companies

1. RCIS
2. NAU
3. ADM

If you have any interest or questions please let us know. To transfer to another company that we write with will need to be done by March 15th

#### Ag Armour

We are offering Ag Armour add on product again to help cover your cost and crop.

They offer several add on options :

- Harvest Max
- Max Revenue
- Max Price

For more information please call us at 785-479-5593 or 888-408-7487