

# HARRIS CROP INSURANCE, LLC

## MAY 2017



*This agency is an equal opportunity provider*

### DATES TO REMEMBER...

#### ACREAGE REPORTS COMING SOON

**May 29-** 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 before you replant.

**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](mailto: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**

**REPORTING ACRES:** BRING YOUR ACREAGE REPORT TO US AND WE CAN PRINT MAPS FOR YOU TO TAKE TO FSA SO WE CAN MAKE SURE ACRES MATCH.

FSA CERTIFICATION TAKE YOUR MAPS OR BOOKLET TO CERTIFY. IT IS A GOOD WAY TO DOUBLE CHECK FOR ACCURACY

# 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 1<sup>st</sup>
- 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 you 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 MPCl 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.
- Guaranteed to re-write up until 4/1

## 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](http://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 JEPORDIZE A CLAIM, KEEP PRODUCTION SEPERATE**

