



HARRIS CROP INSURANCE, LLC

JUNE 2018

*Celebrating 37 Years in Business*** Made Possible by You, our Friends, Neighbors and Customers*** Thank You*

DATES TO REMEMBER

June 30 ~
Hail Premium Due

July 1 ~
*Producer/Tenant Acreage
Reports Due*

July 4 ~ OFFICE CLOSED

July 30~
MPCI Wheat Premium Due

September 30 ~
*Wheat Sales Closing Date
Deadline to make changes to
2019 Wheat policy*

CROP HAIL

Hail prices are similar to a year ago in most areas. We have a 2 hour binding and a cash discount still being offered for premium paid prior to July 1st.

ACREAGE REVISIONS...

- Please remember that as you certify spring crop acres with FSA, we can submit corrections to any units that have a 5% or more difference. Less than 5% we will not be able to change. **Please request a "578" from FSA to be sent to us for any changes to increase acres.**

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 785-479-5593 or 888-408-7487 www.harriscropinsurance.com

Prevented Planting: If you have tried, but not been able to plant a crop by the final plant date on a unit, and you notify us **within 72 hours** after the **final plant date**, and you do not plan to plant during the late planting period, then you are eligible to file a prevented planting claim. It will pay you 60% on SBeans. GSorg AND 55% on corn of your guarantee on eligible acres for that unit. The amount of eligible acres is the maximum acres planted in one of the four most recent policy crop years. If you have questions about Prevented from Planting, please call. There are reasons/conditions that are more likely to be payable and some that are less likely. **This ground cannot be planted to ANYTHING that will be HARVESTED in ANYWAY to get the FULL PAYMENT. You can plant a COVER CROP but it CANNOT be hayed or grazed.**

SPRING CROP ACREAGE REPORTS

Acreage reports have been mailed to producers and tenants. If you have a landlord that is also insured with us, we will need your **Spring Crop Acreage Reports returned by July 1**, or as soon as possible. We are getting some back already...Thank You! However, do not send them back before you have finished planting fields. Plant dates must be reported after the field is planted, not anticipated plant dates.

Acreage revisions rules have again changed. Partial field revisions have become more challenging, in some cases requiring you to get an independent measuring service now—at your own expense. Please double check your acreage that has been planted, especially when planting partial fields. Please mark your acreage reports (each open field marked what crop is planted) with all information that we need to know. Write in the acreage of each crop in the grid on the next page. It is another way to double check what you have marked above. PLEASE DO NOT ASSUME WE KNOW WHAT YOU HAVE PLANTED, OR THAT WE KNOW YOUR CROP ROTATION. We have to take it as it is written, if it is incomplete, we will call you. All information must be specified on the current acreage report for the current season. These reports are (since 2011) sent/scanned to the company for document storage.

*If you split fields to plant different crops, you need to mark the terrace or line where you believe it is at. You will need to write in what you believe the acreage is.

*Fields Not Listed: Be sure to let us know if a field is not included in your maps! Also, **please write a zero on the grid for any unit that you are not planting to that particular crop,** or we will have to call to verify "blanks" /open fields left on your acreage report

CROP-FIRE ONLY

This policy offers coverage for loss by fire and lightning before harvest or while the crop is still in the harvester. It is available at a rate of 16 cents per \$100. Limit of insurance on wheat is \$500 at 100% share. Minimum premium is \$25

Remember to keep production from all optional AND enterprise wheat units separate. You do not want to jeopardize a potential claim by co-mingling grain.

Please return your wheat production reports along with your elevators proof-of-yield sheets (marked where loads came from), as soon as possible after harvest so we can check for production and possible revenue losses. Wheat harvest price will begin to track the beginning of June. Losses should be turned in within 15 days after a unit is finished. We only have 60 days after harvest of a unit to work any claim. If you have a wheat loss, binned wheat or seed wheat will need to be measured by an adjustor.

REPLANT ON SPRING CROPS

Your Crop insurance policy does include provisions for replanting crops due to insurable causes (natural disasters). Each crop has a limit what it will pay and it does not cover all costs, but it is a help with those expenses. You need to 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. Be sure to list initial plant dates on your acreage report.

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.**

ANNUAL FORAGE NOW INSURABLE STARTING IN JULY

This policy is a Rainfall Index policy that will cover any annual forage. This could include sudan grass, sorghum silage, triticale, to name a few. If you hay, graze, or silage an annual forage it can be covered. Sign up for a policy is due July 15th. This will cover crops planted from July 16, 2018 to July 15th, 2019. It has four different insurable periods and you can get some pretty good dollar coverage per acre. If you have an interest please call us so we can get a time set up to go over the policy. It is a busy time but don't overlook the possibility of this policy helping your bottom line in producing feed. 785-479-5593 or 888-408-7487