



HARRIS CROP INSURANCE, LLC

SEPTEMBER 2019

Harris Crop Insurance is an equal opportunity provider

DATES TO REMEMBER

Sept 2 ~ Office Closed ~ Labor Day

Sept 30 ~ Deadline to make changes on 2020 wheat policies

Sept 30 ~ 2019 wheat premium due plus interest

Sept 30 ~ Spring crop premium due Postmarked Oct. 1 or later, Interest added.

Mar 15 ~ Deadline to make changes on 2020 spring crop policies

2019 Wheat Premium Due Now

Sept 30... is the deadline to pay your wheat premium. If **not** post-marked before the 30th, your name will be placed on an ineligible tracking list by RMA. You then would not be able to sign up or reinstate your crop ins. with any agent until premium is paid. If you need payment options with RCIS, call us before Sept. 10. On wheat claims paid after Aug. 15, Spring Crop Premium will be withheld.

SPRING CROP PREMIUM DUE

The premium statements you will receive after 9-1 are for your spring planted crops. If you want to pay it without paying any interest, it needs to be postmarked before Sept 30. Otherwise, you have until March 15 with interest, which is 15%, set by the RMA.

SEPTEMBER 30TH ... WHEAT INSURANCE DEADLINE

This means 9-30-19 is the deadline to make any changes to your policy for fall planted crops. This includes adding or canceling insurance or making any changes to levels or plans. ALSO, please look over the information as it is listed at the top of your application forms. If there has been or will be any changes to that information that would be effective as of September 30th, we need you to let us know on this form. This especially includes:

*Name changes

*Entity Changes

-Individual to Married

-Married to Individual

-Any changes to a trust, partnership, LLC, etc.

*SS# to EIN#

*EIN# to SS#

*Additions or deletions to SBI *those that have an insurable interest in your crop*

Everyone needs to look over, make any necessary changes and return their signed application by Sept 30th.

This request is to comply with requirements to keep all policy information up-to-date. We will be able to make these changes only at Sales Closing.

If any part of this policy is incorrect, the policy may be voided.

PLEASE CHECK YOUR SBI INFORMATION CLOSELY.

DEATHS, MARRAGES, DIVORCES CAN ALL EFFECT THIS!

Upcoming Meetings:

TUES. SEPT. 10 4-H Building; Junction City
1107 S. Spring Valley Rd
7:30 P.M.

WED. SEPT. 11 The Blue Store
2nd St; Minneapolis
7:30 P.M.

THUR. SEPT. 12 Catholic Parish Center
East 6th St; Chapman
7:30 P.M.

FRI. SEPT. 13 Delphos Senior Citizens Ctr
203 N Washington; Delphos
7:30 P.M.

MON. SEPT. 16 Hope Agri-Trails Co-op
Main St; Hope
7:30 P.M.

TUES. SEPT. 17 Sterl Hall
619 N Rogers Ave; Abilene
10:00 A.M. & 7:30 P.M.

SAT. SEPT. 21 Rural Center School
902 1400 Ave; Abilene
10:00 A.M.

- Wheat Coverages/Crop Budget
- Pasture, Range & Forage (PRF) Coverage
- Livestock Risk Protection (LRP) Coverage
- Added Price Options
- Multi County EU/ Multi County Policies

PLEASE PLAN TO ATTEND A MEETING TO LEARN ABOUT YOUR POLICY, NEW OPTIONS AVAILIABLE & WHAT CROP BUDGETS LOOK LIKE FOR 2020

You do not need to be insured with us to attend. No RSVP needed.

Wheat policy information packets will be mailed soon. It will include price sheets, and your policy information to make any changes.



THIRD PARTY DAMAGE AND UNINSURABLE UNAVOIDABLE FIRE:

2018– If an insured crop suffers production losses due to damage from a third party or uninsurable unavoidable fire, the insured may request that **NO ACTUAL YIELD BE REPORTED FOR THE DAMAGED ACRES**. As a result, reduced yields due to third party or uninsurable unavoidable fire damage will not negatively impact the insured's approved APH yield

* **DAMAGE CAUSED BY THIRD PARTY OR UNINSURABLE UNAVOIDABLE FIRE IS AN UNINSURABLE CAUSE OF LOSS AND THEREFORE NOT ELIGIBLE FOR INDEMNITY.**

* **PREMIUM ADJUSTMENTS WILL NOT BE MADE.**

* **IF ALL ACRES OF A CROP ARE DAMAGED IT IS CONSIDERED A YEAR OF PRODUCING THE CROP**

More information at our upcoming meetings. But if you have any questions please contact us at 785-479-5593

Production Reporting Reminder:

When reporting production use NET BUSHELS not GROSS BUSHELS

Co-mingling Grain...

Don't: Add current year grain to prior year grain; without and adjuster's measurement

Don't: Load truck with grain from 2 units, unless you have a split weight or detailed combine load record

Don't: Put grain from 2 different units in the same bin without adjuster approval.

Don't: Put grain from 2 different counties together in same bin, or same truck.

Do: Keep load ledgers, weigh loads, mark bins, Grain Cart weight tickets, etc.

CALL FOR AN APPRAISAL...

Remember that if you do anything to your insured crop, other than harvest it for grain...you MUST request an appraisal BEFORE you proceed. If you need to chop or swath, you MUST leave the number of strips required. Call us with questions so we can get an adjuster to call you **before** you begin.

LIMITED RESOURCE FARMER

RMA waives the administrative fees for limited resource farmers who meet qualifications of: Direct or indirect gross farm sales less than \$100,000 in each of last 2 yr; and total household income at or below national poverty level, or less than 50% of county median in each of last 2 yrs. OR, Insured for 2005 crop year or prior, & admin. fees were waived, & has remained qualified. Call us for a waiver form to be completed by 9/30. Must be completed every year.

****ENTERPRISE UNIT REMINDER****

This must be selected or opted out of by September 30th for wheat and March 15th for Spring Crops.

TO QUALIFY FOR EU:

- ◆ 20 ACRES OR 20% OF YOUR TOTAL ACRES
- ◆ Must be on a second or more sections.

Examples:

50 acres on section 1 + 10 acres on section 2

DOES NOT QUALIFY: the total acres is 60 (20% = 12 acres)

50 acres planted on section 1 + 15 acres planted on section 2

DOES QUALIFY: the total acres is 65 (20% = 13 acres)



We appreciate the opportunity to assist you with your risk management needs. We thank you for your business. If you ever have any questions, call Kevin, Rosemary, Nicole or Greg at

785-479-5593 or 888-408-7487

Email: harriscropins@gmail.com

WWW.HARRISCROPINSURANCE.COM



BE A GOOD NEIGHBOR

Get your volunteer wheat worked or killed before planting. It helps prevent losses for you and your neighbor.