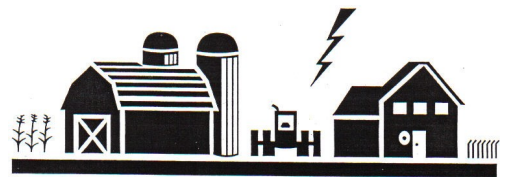


HARRIS CROP INSURANCE, LLC

OCTOBER 2019



This agency is an equal opportunity provider.

DATES TO REMEMBER

- Nov. 15** - PRF Sales closing
- Nov. 28** - Office Closed
Happy Thanksgiving
- Nov. 29** - Office Closed
- Nov. 30** - Wheat Acreage Reports due in our office
- Nov. 30** - Spring Crop Premium due without interest
- Nov. 30** - Production Reports for fall crops due in our office
- Dec. 24-26** - Office Closed
- Dec. 31** - Office Closed
- Jan. 1** - Office Closed
- Mar. 15** - Deadline to make changes on spring planted crop policies

ATTENTION: DEFERRAL OF INTEREST CHARGES

RMA approved a one-time deferral of interest charges for Spring Crops only. This is in effect until NOVEMBER 30TH. If any applicable premium remains unpaid by 11/30/19, **all current and deferred interest charges** will be billed accordingly. You can view the official deferral bulletin on your premium billing statement.

Please keep safety in mind as you harvest row crops

NEWSLETTER DELIVERY

If you would like to receive your monthly newsletter via email, please call our office with your email information.

Be sure you are accurate when reporting acres. If you do estimate, or plant a partial field, draw to show the area planted AND write down your estimated acres.



PLEASE CONSIDER

When tenants have power of attorney (POA) to sign loss documents for their landlords—landlords get paid MUCH faster. It is a great convenience for landlords to have tenants sign loss documents as well as acreage and production reports. *However, this should not replace communication between tenant and landlord.* Landlords...if your tenant has POA at FSA for you, request FSA to fax our office a copy at 479-5505 or contact us for a form.

WHEAT FINAL PLANTING DATE

Most Counties in our insured area-Oct 31...Late planting until Nov 15 w/ exceptions

County	Final Plate Date	Late Planting Period (LPP)
Lane	Oct 20	Oct 21- Nov 5
Kiowa & Pratt	Nov 5	Nov 6 – Nov 21
Marion & Morris	Nov 5	Nov 6 – Nov 21
Wabaunsee	Nov 15	Nov 16 – Dec 1

Acres planted during the LPP are to be insured w/ 1% APH reduction per day.



Tenant Acreage reports due back by November 30th
Production reports also due back by November 30th



LRP

Subsidy levels have changed! From 13% to 20%-35%. Call us to protect your investment. We can only write these contracts between 3:30pm and 9:00am. Let us help you limit your downside risk. Call for information on coverage levels.

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 and talk to an adjuster BEFORE you proceed.



We appreciate the opportunity to assist you with your risk management needs. Thank you for your business. If you ever have any questions, contact us at 785-479-5593 or 888-408-7487

****REMINDER: 15 DAYS****
 FROM HARVEST TO REPORT A LOSS. AS ALWAYS,
 PLEASE REPORT ANY POSSIBLE LOSS TO US ASAP.
 DO NOT WAIT TO REPORT LOSSES WITH YOUR
 PRODUCTION REPORT. CALL US IMMEDIATELY IF YOU
 SUSPECT LOW YIELD CLAIMS. CLAIMS MUST BE
 WORKED WITHIN 60 DAYS FROM HARVEST.

****ENTERPRISE UNIT REMINDER****

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

- ◆ 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)

Prevented Planting

Leave ground set for whole crop year, or a Spring Crop can be planted but only get 35% of the payment. Dings your APH.

Cover Crop can be planted BUT not HAYED, GRAZED IN ANY WAY.
Needs to be 20 acres or 20% of the Unit to qualify.

Co-mingling Grain...

Don't: Add current year grain to prior years grain

Don't: Load truck with grain from 2 units without talking to us about approval

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

Do: Keep load ledgers, weigh loads, mark bins, etc.

ATTENTION:

RMA RULES PLEASE READ!

- * If you CO-MINGLE grain from two units, tell us upfront at production reporting time. RMA will allow us to pro-rate the production between TWO UNITS. This **must** be identified on the production report.
- * If you can not prove your reported yields in an AUDIT you will be given an ASSIGNED YIELD on EVERY UNIT that the CROP WAS PLANTED ON.

Farm Bill Updates

- * Update ARC and PLC now till March 15, 2020
- * ARC/PLC will be a 2 year selection then 1 time a year after that
- * Yield update 2013-2017 you can use Crop Insurance yields! (Let us know, we will get your history to you)
- * Agmanager.info has decision making tools for you to input yields and help figure which is best for your operation

NOW AVAILABLE

ONLINE PAYMENTS - RCIS policyholders can now make Crop Insurance payments online. Payments post in 2 days. Visit RCIS.com, click "Make a Payment" under For Producers and it will step you through the process.

DOC-U-SIGN - New way to sign your claim work. Your adjuster will email you an online sign up form. Once signed up you will receive an email notification that claim documents are ready to review. Click "Review Documents" and it will step you through the claim documents and direct you to sign at the end.

PRF—Pasture, Rangeland, Forage

- Choose to insure only acres important to your grazing program or hay operation
- Allocate a % of Value of your total insured acres—your total risk—for a given type, grid and share into 2 or more 3 month periods called Index Intervals
- You may elect to insure graze land or hay land
- Choose coverage levels of 70-90
- Select Productivity Factor between 60 - 150 % of the County Base Value
- Based on a 12 x 12 grid map and rain fall index
- **SALES CLOSING DATE NOVEMBER 15TH deadline to sign up/ cancel/ make changes**