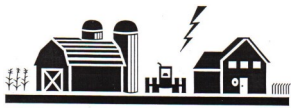


# HARRIS CROP INSURANCE, LLC



## MAY 2020

*This agency is an equal opportunity provider*

### 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 adjuster will need to look at it. **YOU NEED AN APPRAISAL BEFORE you do ANYTHING to any insured crop other than harvest it for grain. Grazing, haying, chopping, etc. before an adjuster 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. Subsidy factors range from 20-35%. 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. 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.

### Newsletter by e-mail?

We are 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).

### DATES TO REMEMBER...

**May 25** - Memorial Day—Office Closed

**Early June** - Acreage Reports mailed

**June 30** - Hail Premium Due  
Acreage Reports Due

**July 3** - Independence Day Observed—Office Closed

**July 31** - Wheat Premium Due



### 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
Snflrs - ALL counties in KS	25-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.

### ENTERPRISE UNIT REMINDER...

**Crop-Hail is your only spot protection from hail damage. Give us a call to request a quote on your hail protection for wheat or spring crops.**

### PRODUCER PORTAL IS AVAILABLE AT RCIS.COM

This is an easy way for us to send and receive documents for signature. After creating a log-in name and password, you can view your farm maps and can check your account balances. Let us know if you are interested and we can help set you up.

### 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 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 on a ticket to different units is not acceptable "proof" of yield, especially in a claim.

**DO NOT JEOPARDIZE A CLAIM**  
**KEEP PRODUCTION SEPARATE**

**\*\*Acreage Reports for Spring Crops will be mailed out early June\*\***

**\*\*All Double Crop Acres will need to be reported\*\***

# 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 your 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 \$150 - \$250 an acre profit (*on a 100% share*) that is not covered by crop insurance, on damage from a hail storm.

MPCl also covers fire, but only from lightening. The hail policy and the crop fire policy covers other accidental fire losses not covered under the MPCl policy.

**If you ever call us for Crop-Hail insurance and you get our answering machine, tell us in your message:**

- \*Dollars of coverage you want per acre
- \*Basic plan, 10% deductible, etc.

**We can write the policy based on the time stamp of the answering machine, a text message or an email.**

## Crop Risk Services

- 3% discount
- 10% for a customer # with a Basic Policy
- 2 hour binding
- Fire coverage included
- Transport to the first place of storage
- Wind endorsement with 5% hail damage \$1 per \$100 of insurance
- If you had a policy last year with us, you are guaranteed the ability to re-write a policy this year by April 30th if you have damage before you write this years policy

## Double Crop Soybean and Grain Sorghum Insurance

- \* Can be insured with a written agreement
- \* Must have reported acres to FSA
- \* Must have been in your farming practice for 3 years
- \* Will have to go back as far as 2011 for history to be approved, reporting all years
- \* New written agreements are due July 15th - Do not wait until then as there is a lot of paper work to be done
- \* Final Plant Date follows full season crop

## 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 us at  
785-479-5593 or 888-408-7487