



APRIL 2022

**HARRIS CROP INSURANCE  
LLC**

*This agency is an equal opportunity provider*

**DATES TO REMEMBER...**

- April 15th ~ Office Closed: Good Friday
- April 30th ~ Re-write hail option ends
- End—May ~ Acreage Reports will be sent out
- May 27th ~ Office Closed: Memorial Day
- July 1st ~ AR/PR Due
- July 15th ~ Wheat Production Due

**ENTERPRISE UNITS REMINDER...**

If you signed up for your unit structure to be changed to Enterprise Unit (EU) or you left EU on any crop...Remember you need to make sure as you plant, that you (and any landlords with EU units) remain qualified to keep EU pricing. If your acreage report does not list adequate acreage for a crop, EU option is dropped and your premium is charged at whatever your level is with optional unit pricing.

*Enterprise Unit = all insurable acres of an insured crop in the county of which you have a share are consolidated into 1 unit for loss calculations.*

- EU must contain: all insurable acres of a crop in 1 or more basic units, located in 2 or more separate sections; or 2 or more optional units established by separate sections or section equivalents. The 2nd or more sections making up the basic or optional unit must have planted acreage that constitutes at least the lesser of 20 acres or 20% of the total insured acreage in the EU.
- **Don't forget: Crop-Hail Insurance Hail Rates for wheat are similar to last year for most counties and townships we write. You will want to consider crop-hail especially if your crop is in Enterprise units.**

**WHEAT CONCERNS**

**Reminder: Any insured crop needs appraised by our adjusters, Call us before you do anything to it, other than harvest for grain.**

**Spring Crop plant dates:** Soybeans and GSorg have 25 days and Corn has a 20 day late planting period after the final plant date. 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 it is your choice for minimum insurance or insurance waived which you 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

**GRAZING OUT WHEAT...**Acres of wheat, you do not intend to harvest should be appraised for your APH ASAP (If you did not short rate). If we are not notified, it will cause you problems on your APH, it is considered destroyed without consent. All cattle should be off wheat before it joints or goes to hollow stem.

**LRP - GRASS CATTLE...**We've been able to help protect your cattle investment. Let us help limit your downside risk. Contact us between 3:30pm - 9am.

Increased subsidy levels make LRP cheaper than a put. We've been able to cover several producers and be profitable in these interesting market times.



**Annual Forage:**

- \* Sales closing day is July 15th
- \* Covers ANNUALLY PLANTED FORAGE PLANTS
  - \* Rainfall index program
- \* Select a minimum of two index intervals (months in the growing season)
  - \* 4 growing season cycles

# Crop Hail



## RCIS

### CROP – HAIL

- Hail rates in many areas are the same as last year.
- 5% Cash Discount for premium paid prior to August 1<sup>st</sup>
- 2 hour binding
- Fire coverage (combine fire, cigarette fire etc.)
- Transport to the first place of storage
- Vandalism coverage
- An endorsement for wind & 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.
- If you had a policy last year with us, you are guaranteed the ability to re-write a policy this year by 4/30, if you have damage before you write this years policy.
- 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.
- Most MPCI policies with EU leave you risking your input cost on an individual field, could be \$200+ an acre on a 100% share that is not covered by crop insurance. MPCI also covers fire only from lightening. The hail policy and the crop fire policy cover other accidental fire losses not covered under the MPCI policy.
- Don't forget: with Enterprise Units on wheat—you have NO spot loss protection from hail without crop-hail insurance.

## ADM

- 3% discount
- NO LONGER OFFERING A 10% ADM CUSTOMER DISCOUNT
- 2 hour binding
- Fire coverage included
- Transport to the first place of storage
- Wind endorsement with 5% hail damage, \$1 per \$100 of ins.
- If you had a policy last year with us, you are guaranteed the ability to re-write a policy this year by 4/30, if you have damage before you write this years policy.

**WITHOUT THE 10% DISCOUNT, RCIS ON AVERAGE IS CHEAPER WITH THE SAME COVERAGE.**

**If you ever call us for Crop-Hail insurance and you get our answering machine, tell us: dollars of coverage you want per acre and basic plan, 10% deductible, etc. We can write the policy based on the time stamp of the answering machine.**

### Reminder Double Crop Soybean Insurance

- \* Double Crop Soybeans are insured in most counties (no changes from 2021)
- \* Final Plant date is the same as your full season Soybeans



*Thank You*

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 us at 785-479-5593 or 888-408-7487 [www.harriscropinsurance.com](http://www.harriscropinsurance.com)