

## HARRIS CROP INSURANCE, LLC June 2022

We are an equal opportunity provider

### **DATES TO REMEMBER**

<u>July 1</u> ~ Producer/Tenant Acreage Reports Due

July 4 ~ OFFICE CLOSED

<u>July 15</u> ~ Annual Forage SCD/Acreage Report Due

<u>July 30</u> ~ MPCI Wheat Premium Due

<u>July 31</u> ~ *Hail Premium Due* 

September 30 ~ Wheat Sales Closing Date Deadline to make changes to 2023 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 August 1st.

#### **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.

# 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 Planting, please call. There are reasons/conditions that are more likely to be payable and some that are less likely . 2021 CHANGE: YOU MAY HAY, GRAZE, OR CHOP COVER CROPS FOR SILAGE, LAYLAGE, OR BALEAGE AT ANY-TIME ON ACREAGE CLAIMED AS PREVENTED FROM PLANTING. THE INSURED MAY RECEIVE 100% OF THE PP PAYMENT IF ALL OTHER PROVISIONS ARE MET.

### **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 revision 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.

### **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.

# Remember to <u>keep production</u> from all optional AND enterprise wheat units <u>separate</u>. 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 <a href="PRIOR TO REPLANTING">PRIOR TO REPLANTING</a>. We will file a claim and in some cases the adjustor will need to look at it <a href="before">before</a> you replant. Be sure to list initial plant dates on your acreage report.

### **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

### LRP- GRASS CATTLE

## LRP CHANGE FOR 2023 CROP YEAR STARTING JULY 1ST \* PROOF OF OWNERSHIP BEFORE INDEMNITY IS ISSUED \*

<u>LRP has been very beneficial to several customers in the 2022 year.</u> Give us a call. We can only write these contracts <u>between 3:30pm – 9:00am.</u>

### **ANNUAL FORAGE**

Annual Forage is a Rainfall Index program for your annually planted crops. It covers crops that are hayed, grazed, or chopped for silage. Annual Forage only protects on the lack of rainfall. Each area is based on a grid 17x17 miles. We have 40+ years of rainfall history to look over to see the best time frames to insure your crops.

Sales closing for AF is July 15th.

If you have an interest please call us so we can get a time set up to go over the policy.

This policy has worked for several customers over the last few years.

Contact us at 785-479-5593 or 888-408-7487 to set up a time to review the policy!