



HARRIS CROP INSURANCE, LLC

SEPTEMBER 2022

Harris Crop Insurance is an equal opportunity provider

DATES TO REMEMBER

September 5th ~
Office Closed: Labor Day

September 30th ~
Deadline to make changes on 2023
Wheat policies

2022 Wheat premium due w/interest

November 30th ~
2022 Spring Crop premium due. If
postmarked after November 30th,
interest is added

March 15th ~
Deadline to make changes on 2023
Spring Crop policies



2022 Wheat Premium Due Now

September 30th... is the deadline to pay your wheat premium. If **not** postmarked 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 insurance with any agent until premium is paid. If you need payment options with RCIS, call us before September 10th.

SPRING CROP PREMIUM DUE

The premium statements you will receive after September 1st are for your spring planted crops. If you want to pay it without paying any interest, it needs to be postmarked before November 30th. If paid after, interest is added from October & November. Otherwise, you have until March 15th with interest, which is 15%, set by the RMA.

SEPTEMBER 30TH ... WHEAT INSURANCE DEADLINE

This means 9-30-22 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 form. 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 September 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 your 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. 6 Agri-Trails Co-op
508 N. Main St.; Hope
7:00 P.M.
- THUR. SEPT. 8 Catholic Parish Hall
210 E. 6th St.; Chapman
7:00 P.M.
- SAT. SEPT. 10 Navarre Community Center
1390 N. 2nd St.; Navarre
9:00 A.M.
- TUES. SEPT. 13 Sterl Hall
619 N. Rogers St.; Abilene
10:00 A.M. & 7:00 P.M.
- WED. SEPT. 14 Minneapolis Public Library
519 Delia Ave.; Minneapolis
7:00 P.M.
- THUR. SEPT. 15 4-H Building
1107 S. Spring Valley Rd.;
Junction City
7:00 P.M.
- TUES. SEPT. 20 ZOOM MEETING @ 7 PM
Please contact us if you prefer Zoom so we can send you the link to join.

- 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 AVAILABLE & WHAT CROP BUDGETS LOOK LIKE FOR 2023.

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

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

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 17 x 17 grid map and rain fall index.
- **SALES CLOSING DATE DECEMBER 1ST: Deadline to sign up/cancel/make changes.**

LRP– Livestock Revenue Protection

LRP policy protects the insured against a decline in market price below the insured's selected coverage price.

This policy is available from 3:30 p.m. - 9 a.m.

The subsidy levels have changed for LRP as well making them similar to better than a put.

Please contact us for more information: 785-479-5593

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.



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

LIMITED RESOURCE FARMER

RMA waives the administrative fees for limited resource farmers who meet qualifications of:

*Direct or indirect gross farm sales less than \$189,200 in each of the last 2 years

*Total household income at or below national poverty level, or less than 50% of county median in each of the last 2 years

*Insured for 2005 crop year or prior and admin. fees were waived, and has remain qualified

Call us for a waiver form to be completed by 9/30. Must be done every year.



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

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 an 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.

****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 are 60 (20% = 12 acres)

50 acres planted on section 1 + 15 acres planted on section 2
DOES QUALIFY: the total acres are 65 (20% = 13 acres)