

S. J. FRANCIS INSURANCE AGENCY, INC.

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Following is a great summary of what you need to know about delayed harvest and reporting potential losses. It was written by Jeff Caldwell of Agriculture.com

RMA: If weather delays your harvest, call your insurance agent
Provision would allow more harvest time beyond end of insurance period

Your crop insurance policy will cover loss of quality (as specified in the crop provisions), reduced yields and revenue losses if revenue coverage was chosen. The cost of drying the harvested crop is not covered," Pugh said Monday. "If you are unable to harvest by the calendar date for the End of the Insurance Period (EOIP) due to extreme wet or snowy conditions, you may request additional time to harvest beyond the calendar date for the EOIP, from your crop insurance company."

That means it's important to get in touch with your agent now to take the proper steps to avoid losing coverage because of harvest weather delays. **The EOIP for corn and soybeans is December 10.**

"The most important action you can do is to contact your crop insurance agent to report a loss, indicating your harvest is delayed because of adverse weather, which is an insured cause of loss," Pugh adds. "You must then continue to carry out normal and customary harvesting practices, if possible."

According to RMA, you must meet these conditions to be allowed additional harvest time:

1. You give timely notice of loss to the crop insurance agent; and
2. The crop insurance company determines and documents that the delay in harvest was due to an insured cause of loss; and
3. You demonstrate to the crop insurance company that harvest was not possible due to insured causes; and
4. The delay in harvest was not due to uninsured causes of loss, nor because you did not have sufficient equipment or manpower to harvest the crop by the calendar date for the EOIP.

"When the crop insurance company authorizes additional time to harvest, the calendar date for the EOIP is not extended. Rather, you are granted additional time to attempt to harvest the crop in order to settle any loss on the basis of harvested production," Pugh says. **"Any additional damage to your crop (by an insured cause of loss) during the extension period is covered.** Any avoidable loss of production will be charged as an appraisal against the guarantee in your policy."

And, if you're worried that you'll continue to be delayed, make sure you're specifically documenting your field conditions. Any potential prevented-harvest insurance payments down the road will depend on it.

"It is important that you document conditions for your acreage and the actions you take in order to receive an accurate claim payment if one is due. You must harvest your crop during the extension period if a window of opportunity arises. If you do not, the crop insurance company will appraise the acreage at that time and finalize the claim based on that appraisal. Damage occurring after the window of opportunity to harvest is uninsurable," Pugh says. "If there is significant snow cover, if the crop is under water, or if extreme wet conditions exist, the crop insurance company should not (and is not required to), perform final inspections when conditions make it impossible to obtain appraisals accurately."

But, keep in mind that, if you qualify, it doesn't mean the December 10 deadline is automatically lifted. You'll need to document your conditions specifically in order to take advantage of RMA's provision, says Stu Ellis of the University of Illinois Extension.

(Over)



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"RMA is careful to say that just because you are given additional time to harvest does not mean the coverage period is being extended past December 10. It says you are being given extra time to harvest to determine the extent of any loss," Ellis says. "If you lose some of the corn due to lodging or beans due to shatter loss, that would be covered, but if any of your crop is lost because of something you could have avoided, then that would be deducted from your indemnity check."

It has been a tough year! We've posted this letter to our website in case you misplace it at a critical time. Just remember to go to www.sjfrancisinsurance.com and follow the links marked "CROP."

We have also posted the RMA checklist on the web site (and included a copy here) that will assist you in collecting appropriate supporting records for yield history.

Don't ever hesitate to call—my office is 815-476-9476; cell is 815-347-3790 (has voice mail) and home is 815-476-5597.

The final CRC corn price is \$3.72 (versus \$4.04 base) and \$9.66 for beans (versus \$8.80 base).

Have a safe end to this year's harvest!

Sincerely,

Steve Francis