

## Crop Hail

It's that time of year—and we sure don't need any more dark clouds! A few reminders about crop hail insurance. Number one—yes, you can collect on a hail AND MPCCI policy. Most hail policies have no deductible and pay for hail, fire/lightening, crop in a combine, vandalism and crop in transit from on farm storage to first point of sale (within 100 miles). Harvested, stored grain (on farm) is also covered for smoke damage, wind and hail (with properly sealed and secured storage), explosion and damage from a non-owned vehicle and aircraft! Hail can also provide re-plant coverage, up to 20% of the protection level selected. It does NOT cover hired trucks (that's the truck owner's problem) or fire in double crop beans in wheat stubble. Check your farm blanket insurance policy for stored grain coverage—the hail policy might offer you a means to some savings!

## Green Snap

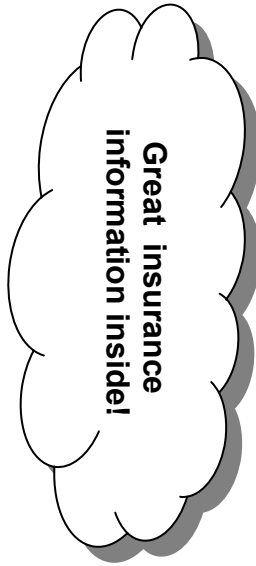
This Hail policy endorsement has been improved in 2009 by extending the date for coverage to September 15. Green Snap Plus is now in effect until October 15. These endorsements add 60 and 90 cents, respectively, to the basic hail coverage cost. They payout when the corn is snapped off, not just bent over. The Plus endorsement pays out a flat

8% of coverage if 20 acres or 20% of a field is down and will require extra time and expense to harvest. Call



us if you would like more information on these two hail policy endorsements!

April, 2009



S. J. Francis Insurance Agency, Inc.  
205 S. Water Street  
Wilmington, IL 60481

## Replant

The same rules apply—replant coverage is available when ever the lesser of 20% or 20 acres per unit (those with enterprise units will find qualification much easier!)



is damaged or destroyed and needs to be replanted. If the total is 50 acres or less, you can self-certify by calling our office or RCIS. *You must have verbal authorization from RCIS before you replant qualified acreage.* My cell phone (815-347-3790) will be on and I have the cell phones for our local field adjuster. 99% of the time, they'll give you a verbal okay to plant! If you have any questions, please call sooner rather than later!

## FSA 578's

Due to some changes in the program, we will be requesting copies of your 578's with the acreage reports in 2009. Also, as we discussed at sign up, we may be required to have a copy of your social security card or some document from the government to verify your social security (or EIN) number. We'll know for sure by June 1 and let you know. IF we do, it's a government request, not ours!

Acceptable documents include, but are not limited to:

- Current year tax return (schedule F or similar for farm operation)
- Social Security Card
- Articles of Incorporation
- Partnership Agreements
- Internal Revenue Service EIN Confirmation Notice

## BIOTECH YIELD ENDORSEMENT

The paperwork is a whole lot easier in 2009! And, in addition to Monsanto, Herculex and Agri-Sure are included. The certification form requires the seed PURCHASER to certify. So dad can certify for a son and tenant for a landlord. The 2009 form can be found on our website, or call us and we can mail one to you. A couple of "have to knows" -- first, BE is elected the day you report planted acreage—once the acreage report is in, you cannot add BE as an afterthought. Therefore, if you plan to add BE, make it be known and have the required paperwork at the time of your acreage report. Second, if you are selected for a field test, be absolutely certain you know where you planted the biotech corn—including which rows if you are doing a split planter to do the refuge. In 2008, one producer told them he started planting on the west side...when he really started on the east. You can finish that story! Finally, if you are planting varieties from different companies—Monsanto, Herculex or Agri-sure, you will have to know where they are as well—there are 3 totally different tests for each company—better clean out the planter box when you switch companies!



### Important Crop Insurance Dates

June 5 - (Corn) Final planting date  
 June 15 - (Soybeans) Final planting date  
 July 15 - Acreage reporting date  
 August 1 - Last day for hail payment discount

### Short Term Medical

Short term policies are perfect for seasonal employees, people in-between jobs, recent college graduates and other families and individuals in transition. These policies are a bridge between regular health insurance plans. If you have a temporary medical insurance need, please consider Assurant Health's Short Term Medical policy. It is designed to provide coverage for unexpected illnesses and accidents and *does not* include coverage for preventive care or pre-existing conditions. Coverage term length is your choice - from 30 days to 12 months. Go to our website, [www.sjfrancisinsurance.com](http://www.sjfrancisinsurance.com), click on "Health" on the left side and view the informational videos. Then go to the bottom of the page for the link to Assurant Health. You can apply on line. And while you're there, you can also take a look at regular insurance programs, including one with a three year rate guarantee!



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### Insurance Definitions for your consideration

**ACV Roof Endorsement:** When an asphalt shingle roof approaches the end of its lifespan, insurance companies may issue an Actual Cash Value Roof Endorsement. The age varies by company, but 15 to 18 years old seems to be the norm. Here are a couple of examples:



- For a newer roof that is damaged by a covered loss, the replacement cost is calculated and the insurance payment to repair or replace is based on this figure.
- For an older roof covered by the ACV endorsement, a covered loss payment is calculated based on the repair or replacement cost *minus depreciation*.

The insurance company's reasoning for this is that the older roof has lost some of its resistance to damage by hail or wind and is more likely to be damaged. Roofing materials just don't last forever and roof replacement is a part of regular home preventative maintenance.

- Please give us a call when you have a new roof installed. A dated copy of the bill and a picture are all that is required to bring your roof coverage back up to full replacement cost. Note that there is no change in premium when adding or cancelling the ACV Roof Endorsement.

See our website at

[www.sjfrancisinsurance.com](http://www.sjfrancisinsurance.com)

for even more information. A digital version of the newsletter is available in PDF format and additional links for more insurance information and forms are included.