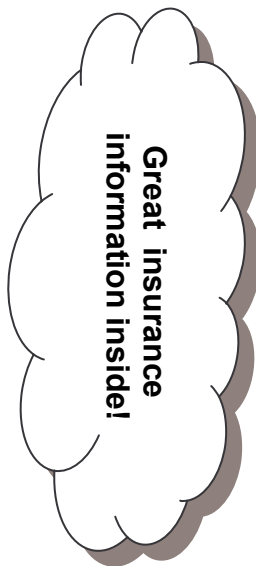


### Hail Coverage

It's May so it must be hail season! Hail insurance can be purchased anytime prior to a hail storm—a pretty obvious statement. However, please remember that a hail policy also provides protection against non-natural fire (MPCI policies do not) including a careless cigarette smoker and a fire in your grain dryer. There is also coverage for vandalism and crop in transit from on farm storage to the first point of sale (within 100 miles). Harvested, stored grain (on farm) is also covered for smoke damage, wind and hail (properly sealed and secured storage), explosion and damage from a non-owned vehicle and even aircraft! It does NOT cover hired trucks or fire in double crop beans in wheat stubble. Check your farm blanket insurance policy for stored grain coverage—having a hail policy might offer you a means to some savings. And one final thing—yes, you can collect on a hail and MPCI policy. If you're interested in obtaining coverage or want to check your current coverage with us, please call—preferably before there is a dark cloud on the horizon!

### Welcome to Pro-Ag!

We are pleased to have ProAg available in our crop insurance line. ProAg only sells multi-peril and hail insurance. They are wholly owned by the CUNA Mutual Group, headquartered in Madison, WI. CUNA is a leading provider of financial services to credit unions with a 75 year history. CUNA offers a very strong balance sheet to back the services and products of ProAg. We continue to offer multi-peril and hail insurance through RCIS, which is wholly owned by Wells Fargo Bank. Two great crop insurance companies backed by two strong financial institutions. You can visit both by clicking the links on our website under the "Crops" link on the left side of the page.



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

### Community Collaborative Rain, Hail & Snow Network



Please consider joining this volunteer organization that reports daily rainfall and tries to report on hail as it is happening. CoCoRaHS is the Community Collaborative Rain, Hail and Snow Network

born in Colorado in 1998 following a devastating flash flood. The volunteers report to the National Weather Service on the internet (the only way to report) every morning between 6 and 9 AM. You can see the 24 hour rainfall total everyday. The reports are used to assist in flood warnings, as well. If you check it out, southern Will and northern Kankakee counties could really benefit from more reports! To be a volunteer you need to attend a 1 hour training workshop (or do it online), purchase a \$25 rain gauge that holds 11" and measures to the .01" and have an internet connection. See the website at <http://www.cocorahs.org/>

### U of I Pest Bulletin

The U of I Extension has a great new internet site. The Integrate Pest Management information site, "the Bulletin." I subscribed earlier in the year. You can too by following the link provided in this article. Click on the "SUBSCRIBE" tab and then the big orange "SIGN UP" envelope in the middle of the page and the bulletins will be e-mailed to you as they are published. Besides information on bugs, nitrogen and weed management, they also track daily pest degree days and growing degree days. <http://ipm.illinois.edu/bulletin/>



**the Bulletin**  
Pest Management and Crop Development  
Information for Illinois

## Worker's Compensation may apply to your grain truck!

The Worker's Compensation Act includes a general exemption for employee injuries sustained in an agricultural enterprise. Based on this exemption, many farmers believe that they need not purchase workers compensation coverage.

Though grain trucks are used to haul the policyholder's own grain to a local elevator, these vehicles are often employed by farmers, particularly during the off-season, to haul grain for local elevators to shipment points. It is this activity that resulted in an Illinois Appellate Court decision that it is the nature of the activity in which the farm laborer engages which determines whether the agricultural enterprise exemption of the Act applies. If a farmer policyholder should loan his employee to another farmer, to perform services for that other farmer, it is distinctly probable that any injury sustained during that activity would be compensable under the Act. Should the farmer policyholder direct his laborer to operate the farmer's semi-trailer units during the off-season for hire, any resulting injury would be compensable. Standard farm policies do not provide workers compensation coverage, but this coverage can be purchased separately as a stand-alone policy. Please contact us to discuss your liability exposure involving farm employees.

## Medicare Supplements

Did you know that Medicare Supplements are offered by many companies and are very competitive in pricing. By definition, each plan is set by the Medicare program. The pricing is not and is very competitive. We are pleased to offer Medicare supplements through Mutual of Omaha. To learn more and request a quote, visit our website and click on the "Health" link on the left side of the page. You can also give us a call anytime!



Mutual of Omaha

## Not Sure You Need Insurance For Your ATV?

This is a reprint from our September, 2009 newsletter. With the recent Illinois law changes concerning liability, it is even more important to insure your recreational vehicles.

Here are a few things you need to keep in mind:

- ATVs have a high theft rate.
- Your homeowner's insurance may not cover your ATV if you ride it off your property or if you trailer your ATV to another location.
- If you use your ATV in a state-owned or public park, ATV insurance may be required.

Here is a rundown of the coverages available on an ATV policy:

- Collision coverage – pays for covered damage to your ATV when it hits, or is hit by, another vehicle or other object. This coverage is available with a deductible starting at \$100.
- Property damage liability coverage – insures you against certain damages caused to someone else's property while operating your ATV and provides you with a legal defense for such claims if another party files a lawsuit against you.
- Bodily injury liability coverage – insures you against certain damages if you injure or kill someone while operating your ATV and also provides you with a legal defense if another party in the accident files a lawsuit against you.
- Comprehensive physical damage coverage – pays for covered losses resulting from incidents other than collision - such as theft, fire or vandalism. This coverage is available with a deductible starting at \$100 and is limited to damage that affects the structure or safe operation of the vehicle.
- Medical payments coverage – in most states you can select medical coverage for yourself and your passengers.
- Uninsured/Underinsured motorists coverage – insures you against certain damages in the event of an accident that occurs on a public road or highway where you are struck by someone with no insurance coverage or limits that are lower than yours. The uninsured vehicle must be a vehicle that is designed to be insured and registered for use on a public road or highway (such as a car, truck, or motorcycle).

## S. J. Francis Insurance Agency, Inc.



See our website for more info

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## Practice Farm Safety

Have you visited the National Education Center for Ag Safety (NECAS)

<http://www.necasag.org/> website?

Take some time to review this site. There are excellent articles from PTO accident prevention to dust exposure to road safety. After a very exhausting 2009 crop year, it's important we all take a step back to be sure we're safe.

Save the date of **September 11, 2010!** We are finalizing details and will do a separate mailing for our first Farm Safety Seminar. We will be working with NECAS and local fire departments to offer a dynamic and informative safety meeting for your entire family including grain bin safety. We still have farm first aid kits available at our office for \$25 each. Please stop in!

## Wind Power

Wind power is up and running at the White House--(Russ and Cyndy) of rural Bonfield. Russ is the retired superintendent of Wilmington School District 209-U and Cyndy has retired from the Kankakee County FSA office. As of early May, a Skystream 3.4



kilowatt windmill (pictured) was operational just west of Warner Bridge Road on route 113. Russ was smiling as he watched the electric meter run

backwards! Taking advantage of a federal tax credit and a grant from the state of Illinois, Whites' are set to enjoy reduced electric bills for many years. The economics of windmill ownership are interesting to study. If you want to see it in action, call and we'll put you in touch with Whites.