

# Fall Harvest Checklist

## Federal Crop Claims Information

### Before you turn in a loss:

- Review your Summary of Coverage for accuracy.
- Verify the following information matches what is certified at FSA, the info submitted on your insurance acreage, and how the crop is sold in every respect.
  - Ownership of the crop (names)
  - Acreage (the nearest hundredth)
  - Location (optional units)
  - Share (percentage of the crop you own)

### Turning in a loss:

- Report your claim within 72 hours of discovering damage.
- RMA requires “you” to report a loss. You can do this through your Crop Certified representative, online or the COUNTRY Crop Mobile app.
- Once your claim is reported, a COUNTRY Financial crop adjuster will contact you.

### The end of the insurance period is the earlier of:

- The date the crop is destroyed.
- The date the crop is harvested.
- The calendar date for the end of the insurance period—December 10, 2020.

### The last day to report a production (Yield) loss by unit depends on the status of the crop:

- If your crop is harvested, you need to report your claim within 15 days of the harvest date of the unit.
- If your crop is not yet harvested, you should turn in your claim by Dec. 10, 2020.
- Do not destroy your crop until we review your claim.

### If the loss is due to a revenue loss,

- The customer has 45 days after the Fall Harvest Price is announced to provide a notice of loss.
- Generally, RMA will announce the Fall Harvest Price on Nov. 1, 2020 (but no later than Nov. 5, 2020).
- If the price is announced on Nov. 1, 2020 notice of loss should be filed no later than Dec. 17, 2020.

Per RMA's requirements, the claim could be denied if it is not submitted within the guidelines above.

### After you turned in your notice of loss:

- Set aside time to discuss your harvest plans and any concerns you may have with an adjuster.
- If submitting your notice before harvest, make sure you understand your:
  - Unit structure
  - Commercial storage or sales
  - Feeding harvested production to livestock
  - Farm stored production
- Any insured acreage which will not be harvested must be appraised for:
  - Silage
  - Grazing
- Be aware of grain quality issues.

### It's your responsibility to keep production separate by these unit structures:

- Basic units
- Optional units
- Enterprise units
  - Loss payments are calculated using all acreage of the crop in the county, but the production must be submitted by its original unit structure (Basic or Optional).

NOTE: Commingling production without acceptable records can have a negative effect on your claim payment and coverage for next year.

### Protect your potential loss payments.

Always work with your adjuster throughout the harvest season.

Call 309-821-2261 for information



## Acceptable harvested production records include:

- Commercial storage or sales
  - Submit the settlement sheet (if sold) or load summary sheet (if stored).
  - Make sure sheets show all required information (names, share, gross production, moisture, foreign material, etc.)
  - Identify production by unit or location.
  - Submit the records for 100% of the production (all shares).
  - Discuss all of the above with your adjuster.
  - Include individual scale tickets.
- Farm stored production
  - Must be measured by:
    - COUNTRY Financial adjuster
    - FSA
    - Another company's adjuster
  - It's your responsibility to notify us, so a COUNTRY Financial crop claims adjuster can make required measurements, prior to adding production from a second or third unit to the stored production from the first unit in the same structure.
  - Alternative methods for separating production in a storage structure are available but require pre-approval from an adjuster.
  - Contact your adjuster for more information about these procedures:
    - ✓ Weighed                      ✓ Bin marking                      ✓ Combine monitor
    - ✓ Farm stored                      ✓ Load records
- Fed production
  - Maintain a verifiable set of daily feeding records.
  - Keep records of production fed directly from the field.
  - Measure grain bin prior to feeding (if possible).
  - Work with the adjuster in this situation to protect your potential loss payment.

## If harvest price is lower than spring price:

- Revenue policies may trigger a loss.
  - How to calculate: actual yield x harvest price = final revenue
  - If final revenue is below guaranteed revenue, there is a potential loss.

## Be aware of any potential quality problems:

- If mycotoxins are present, samples must be taken by someone approved by the company. Vomitoxin samples may be taken from the grain in storage, however all other mycotoxins must be taken prior to grain being placed in storage. Things to consider:
  - In the field samples prior to harvest may be required.
  - According to Federal Guidelines, we can accept only test results from an approved facility.
  - Tests performed by a buyer generally are unacceptable.
  - Contact the adjuster immediately should this problem develop.

Farm stored production must be measured before adding production from current year. If not measured, it will be considered as production to count for this crop year.



## Precision Farming (PF)

GPS/Precision Farming System

### Using PF for Production Records on a claim:

- If you reported your acreage to your representative using data from your planter monitor, you may be eligible to use PF harvest data to support your claim.
- Please talk to your adjuster prior to harvest.
- If you did not report your acreage using PF prior to the acreage reporting deadline, you are not eligible to use PF harvest data.

Please review full details at COUNTRYcrop.com.

For more information about RMA requirements, visit: [rma.usda.gov/](http://rma.usda.gov/)

Note: This information is intended only to highlight certain policy provisions. Additional conditions, exclusions and provisions may apply. Consult your policy documents or speak to your COUNTRY Financial representative for additional questions about your policy or claim.