

Agribusiness Update

Fall 2023



Put safety first this harvest season

Farm families frequently experience stress while they manage a 24/7 operation. Trust your family members, friends (or even your COUNTRY Financial representative) to provide food, operational safety reminders, and provide a needed break. Check in on your neighbors to make sure they're able to handle the stress of harvest season.

Here are some other essential tips to keep in mind for your upcoming harvest.

1. Maintain your equipment. Most farm accidents and deaths involve outdated machinery that lack safety features. Make sure your equipment is maintained according to the manufacturers' recommendations to prevent tractor rollovers and accidents.
2. Make sure you understand how to safely handle the chemicals you use. Keep chemicals in their original, marked containers. Make sure everyone working on your farm is trained in safely handling them and understands emergency procedures.
3. Be alert on the road. Most accidents happen at dawn or dusk (the peak time for rural commuting). They occur most often when a driver attempts to

pass a slow-moving car or does not realize a farmer is turning or stopping. Watch out for other cars on the road and use your flashers to draw attention to the tractor's slow speed.

4. Have a plan for grain bin safety. Train your workers on grain storage hazards and risks that come with entering a grain storage bin. Follow safe bin entry practices like "Lock Out Tag Out" and utilize a lifeline system. Have an emergency action plan in case an accident occurs and make sure everyone on your farm is trained to follow it.
5. Tell family and helping hands where you will be working and when. Keep the lines of communication open. Also, always have a cell phone or walkie-talkie on you in case of emergencies or accidents.

Bonus tip: Some prescription and over-the-counter medications may affect you differently when you're tired, not eating regularly, or stressed. Make sure you know what medication you take will do when you are at peak harvest. Follow these steps and you'll be on your way to a safe and fruitful harvest in 2023.

Have you reviewed your Summary of Coverage yet?

The Summary of Coverage document is your last chance to ensure your coverage, crops, acres and shares are correct before harvest. If you have not reviewed it yet, be sure to right away and notify your COUNTRY Crop representative to ensure any corrections are made before you head to the field.

Don't forget

Submit a notice of inspection prior to chopping silage.



What is new on your farm?

Have you had any recent changes on your farm?

- Added a new employee?
- Is your child helping out on the farm?
- Did you create a new entity?

Make sure you talk to your COUNTRY representative before heading to the field to ensure your coverages protect all your drivers, employees, and equipment.

Helpful Tip: An umbrella policy is a great, affordable way to add extra liability coverage to your operation. Umbrella policies cover additional vehicle and property liability plus legal fees and more.

Why choose COUNTRY Financial to insure your crops and farm?

Crop Insurance

- Over 70 local adjusters throughout Illinois
- More than 160 Certified Crop representatives
- Customizable coverage to fit the needs of your farm
- Over 98% client satisfaction

Farm Insurance

- 24/7 claim support and response
- Over 200 Certified Farm representatives throughout Illinois
- Customized coverage which protects more than just your farm
- Nearly 100 years of covering Illinois farms just like yours

And if you combine your coverage with another COUNTRY policy, you could qualify for our multi-policy discount¹.

¹ Discounts and availability vary by state.

Are you storing grain on your farm or feeding grain you produced?

Your COUNTRY Crop claim adjuster can make required measurements of your bins, especially if you still have grain left over from 2022.

Are you paying too much for stored grain? Do you have the right coverage?

Your COUNTRY Financial farm owners and hail policies each provide stored grain coverage. With your hail policy you can even increase the coverage value of grain storage if there's upside in the grain market or if you have carry over grain in storage. Talk to your COUNTRY Financial representative to make sure you have the right amount of stored grain coverage, and make changes to increase or decrease your coverage amount.

Join us at the Farm Progress Show

While you're learning how to grow your farm from the industry's leading experts at the Farm Progress Show, stop by the COUNTRY Financial® booth. Our COUNTRY Farm Certified Representatives are ready to help safeguard your hard work and find the best ways to protect all you do.

Scan here to plan your visit.





Premier protection for your equipment

With the cost of buying and repairing farm equipment on the rise, you may be concerned about protecting those critical assets.

As a leading farm insurer, we're here to help. Our enhanced AgriPlus® Coverage provides replacement cost value for qualified equipment and wearable parts.

How APH certification helps you

COUNTRY Financial is proud to be the only crop insurance company that offers Actual Production History (APH) Certification. APH certification completed by our claims adjusters provides an accurate yield record for your APH, resulting in the highest average possible for your insurance guarantee.

APH Certification is not just for your guarantee. It also helps you during a Risk Management Agency (RMA) large claim or conflict-of-interest review. The thought of being involved in an RMA review is much like the dreaded IRS audit. What are they looking for? How much will this cost?

The fear and stress that comes with a government review can be avoided with your APH certification. Our local claims adjusters take your yield and policy data and certify your production each year - even if you do not have a loss. This certification process provides the RMA with verified, certified production that creates a smooth and simple process. No need to search your files and records trying to locate your yield history. This certified APH is reviewed and maintained with your COUNTRY records so you can have peace-of-mind to respond with confidence.

Call your COUNTRY Crop representative to learn more.



Don't have the COUNTRY Crop mobile app? What are you waiting for?

Create an online account at COUNTRYCrop.com or download the COUNTRY Crop mobile app to:

- Pay your bill online
- Submit a crop claim
- Track your claim status
- View your policy information
- Contact your rep



Download
for FREE!



Protecting your crops takes careful planning

If you choose COUNTRY Financial®, you'll get comprehensive crop insurance solutions, fast and easy claims service, and the backing of a company built by farmers.

We'll take time to understand your unique crop insurance needs, so you get the right protection without any coverage gaps.

Get a quote at COUNTRYFinancial.com/Crop.

Important 2023 dates: Illinois*

Date	What you need to know
Sept. 30	Spring seeded Federal Crop policies premium due**
Sept. 30	AYP forage Federal Crop policies premium due**
Sept. 30	Sales closing deadline for wheat
Sept. 30	Sales closing deadline for corn and soybean margin protection
Sept. 30	Sales closing date for forage production in Jo Daviess and Stephenson counties
Nov. 14	Wheat production reporting deadline for RP and YP policies
Dec. 1	Sales closing and acreage reporting deadline for Rainfall Index Coverage - pasture, rangeland, forage (PRF)
Dec. 1	Sales closing and acreage reporting deadline for Rainfall Index Coverage - apiculture policies
Dec. 15	Wheat acreage reporting deadline
Dec. 15	Forage acreage reporting deadline

**For dates in the states of Indiana, Iowa, Missouri, Minnesota, and Wisconsin, please contact your COUNTRY Financial representative or Crop Specialist.*

***Avoid interest charges: If any portion of the premium is not paid by this date, interest will accrue at 1.25 percent simple interest per calendar month on the unpaid balance. Open claims do not stop interest from accruing.*

Our adjusters are ready to help you by answering any questions you may have during the growing season. If you are unsure whether you will have a loss, we recommend you set up a claim regardless of policy type.

Policies issued by COUNTRY Mutual Insurance Company®, Bloomington, IL. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). To file a complaint of discrimination, write: USDA Office of Assistance Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866)632-9992 (Toll free Customer Service,) 877-8339 (Local or Federal relay,) (866)377-8642 (Relay voice users)(Local or Federal relay).

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