



COUNTRY Financial Customers,

The COUNTRY Financial Agribusiness team submitted and received approval from Risk Management Agency (RMA), for a 2018 extension of harvest in Illinois counties with standing crops. We are able to allow farmers, on a case-by-case basis, more time to attempt to harvest so that claims can be settled based on harvested production. COUNTRY Financial may allow additional time to harvest when the following conditions are met:

- The customer gives timely notice of loss to his/her crop insurance agent;
- COUNTRY Financial determines and documents that the delay in harvest was due to an insured cause of loss;
- The customer demonstrates to us that harvest was not possible due to insured causes; and
- The delay in harvest was not because you did not have sufficient equipment or manpower to harvest the crop by the end of the insurance period.

When additional time to harvest is authorized, the end of the insurance period is not extended. Rather, the customer is granted additional time to attempt to harvest the crop in order to settle any loss based on harvested production. Any additional damage to the customer's crop (by an insured cause of loss) during the extension period is covered. Any avoidable production loss will be charged as an appraisal against the guarantee in the customer's policy. The 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. If the customer is unable to harvest by the calendar date for the End of the Insurance Period due to extreme wet or snowy conditions, he/she may request additional time to harvest beyond the calendar date for the EOIP, from COUNTRY Financial. Additional information on the extension is available online at <https://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Delayed-Harvest---Wet-Conditions> More information on requesting assistance due to delayed harvest is also available on RMA's website.

The COUNTRY Financial Agribusiness team will continue to monitor standing crops in affected Illinois counties and be available to answer any questions for our customers.