



Current Reminders

- **MAJOR RECENT CHANGE:** For the 2019 crop year only, you have until 11/30/19 to pay policy premiums for corn and beans. If you do not pay your premium by 11/30/19, you will be charged interest for the months of October and November.

Approaching Deadlines

Last day to pay 2019 Spring crop premiums to avoid interest	11/30/19
End of Insurance Period for Corn, Soybeans if crops are still standing	12/10/19
Wheat acreage reporting deadline	12/15/19

- All bins containing 2018 production must be measured by a crop insurance adjuster or FSA personnel before adding 2019 production to it.
- Call immediately if you begin harvesting corn and beans and suspect you have a harvest loss. Claims for yield losses should be filed within 15 days of completion of harvest of the unit on the policy.

The link below connects you to an article titled, "FSA's WHIP+ vs. RMA's Top Up--What's the Difference?":

<https://content.govdelivery.com/accounts/USFSA/bulletins/2636aca>

Just in case you missed the formal press release from RMA/USDA titled, "Producers to Receive Automatic Prevented Planting 'Top-Up' Payments," you can follow the link below to view that item:

<https://www.rma.usda.gov/News-Room/Press/Press-Releases/2019-News/Producers-to-Receive-Automatic-Prevented-Planting-Top-Up-Payments>

Important Wheat Dates:

Last Day to Pay 2019 Wheat Premiums	9/30/19
Northern Ohio Last Plant Date for Full Coverage	10/20/19
Northern Ohio Last Day of Late Planting Period	10/25/19
Last Day to File Prevent Plant Plan Wheat Claim	10/28/19
Wheat Production Reporting Deadline	11/14/19
Wheat Crop Ins. Acreage Reporting Deadline	12/15/19

Other Note: No replanting coverage is available for wheat

HARVEST REMINDERS

- Acres cannot be destroyed, chopped for silage, or put to another use without first notifying Rain and Hail to obtain an appraisal of the production.
- All bins containing previous year(s) production must be measured by a Rain and Hail adjuster or FSA personnel, prior to adding current production.
- Production records must be on a weight or measurement basis and kept separate for each unit.
- Grain cart scales may be used in claim situation to measure production so long as all the requirements are met. One requirement is the scales must have an interface that is capable of electronically recording and storing weight records on a field by field basis from which the policyholders can print all individual load tickets and a detailed summary.
- Yield monitor records are considered to be load records and will be used to pro-rate measured grain to each field or unit.
- If you feed any grain, a daily record of feed used must be provided.

If or when you discover a claim, please give us timely notice:

-If a loss is probable, contact us prior to the beginning of harvest.

-Immediately if a probable loss is determined once harvest begins.

The end of the insurance period is December 10th for corn and soybeans. Any crop in the field after the 10th will be appraised. All claims must be reported to the insurance company no later than 15 days after completion of harvest or December 25th; whichever comes first.

If you think you may have Aflatoxin or Vomotoxin please call ASAP for claim procedure. Aflatoxin requires samples to be pulled from the field by an adjuster; you cannot pull a sample from the bin for Aflatoxin.