

# MPCI Crop Insurance Update

Spring 2024

SCHMIDT INSURANCE SERVICES INC

## Final Spring Wheat Plant dates:

### Adams County:

S of I90 4/15/2024  
N of I90 4/30/2024

### Douglas County:

All 5/15/2024

### Franklin County:

Summerfallow 4/15/2024  
Irrigated 4/30/2024

### Grant County:

S of Hwy 2 4/15/2024  
N of Hwy 2 5/15/2024

### Lincoln County:

S of Hwy 2 4/30/2024  
N of Hwy 2 5/15/2024  
S of Hwy 2 and E of Hwy 23 5/10/2024

**Please contact us if you need final plant dates for other crops.**

## 2024 Prices:

### Wheat:

Winter \$ 7.86/Bu  
Spring \$ 8.05/Bu

### Spring Barley:

Estimated \$TBD

### Canola:

Fall \$0.254/lb.  
Spring \$TBD

### Triticale:

Fall/Spring \$5.57/Bu

### Dry Peas:

Fall Non-Irr Smooth Green & Yellow \$0.137/lb.  
Spring Non-Irr Smooth Green & Yellow \$TBD

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**Please notify us prior to March 15th if you want to add, or delete a spring crop; or change coverage on a spring crop currently on your policy.**

Friday, March 15th is the deadline to make changes to your MPCI policy for Spring Crops. This includes adding an additional spring crop or deleting an existing spring crop. This also is the deadline for changing the coverage on any Spring Crops already covered on your policy.

There are several “options” available to add to the MPCI policy to eliminate a bad year/yield. Such as Yield Exclusion, Trend Adjustment, and others. For wheat these needed to be added by 9/30/23 but it’s not too early to explore your options for crop year 2025. Let us know if you are interested.

If ownership of any crop changes at some time during the crop year, be sure to contact us. We can process a “Transfer of Coverage” from the prior owner to the new owner. This transfer applies to a death, a sale, or a change in the farm operation.

## MPCI Coverage Availability by Crop/County

	Adams	Douglas	Franklin	Grant	Lincoln
Barley	X	X	X	X	X
Dry Beans—APH	X		X	X	X
Processing Beans	X		X	X	
Buckwheat	X		X	X	
Canola*	X	X		X	X
Corn	X		X	X	X
Mustard					X
Oats	X	X		X	X
Dry Peas	X	X	X	X	X
Green Peas	X		X	X	
Mint—APH	X		X	X	
Potatoes	X		X	X	X

\*Canola—You can sign up for Spring Canola only if you have no planted Fall Canola.

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**Important: Do Not** comingle production between units. If you do, the units will be combined in the case of a claim.

**Notify us** immediately of ANY entity or ownership changes.

*We appreciate your business and your continued support.*



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## Replant Claims

If you have damage to a planted crop that may require replanting, the first thing to do is notify us. Do this as soon as you discover that damage has occurred.

We will then turn in a notice of loss and an adjuster will be assigned to your claim. Do not destroy, or seed into, any of the damaged crop until the adjuster has contacted you and given permission for the damaged crop to be destroyed or seeded into. The crop insurance company must be able to assess the damage before a replant claim can be paid. If you destroy the planted crop and replant or plant another crop before

the adjuster can appraise the damage, the claim will be denied and no claim payment will be made.

Replant must be the same crop as originally seeded in the fall. Only one replant payment can be made on the same acreage in the same crop year.

The minimum damage to qualify for a wheat replant payment is at least “the lesser of 20 acres or 20%” of the insured planted acreage for the unit.

For 2024 wheat, the replant payment is: 4 bu. @ \$7.86bu. = \$31.44 multiplied by your share multiplied by the approved replant acres.

If you have the “Winter Option” added to your policy, you have additional choices for a severely damaged crop. Please contact us to review your options.

**Do not destroy the crop and replant until the crop insurance adjuster has contacted you and given permission.**

Additional coverage available on an area basis.  
Be sure to ask about additional coverage with SCO and ECO on Spring Crops.

## Harvest Claims

If you have damage or loss of production you must give notice to us within 72 hours of the initial discovery but no later than 15 days after the end of the insurance period (typically, harvest). If you have damage but are not sure that you are going to have a claim you need to contact us and we will do a “Notice of Damage”. This satisfies the requirement for timely claim reporting but does

not open a claim or assign an adjuster. When you determine whether you do have a claim or not, notify us and we will either upgrade the Notice of Damage to a “Harvest Claim” and an adjuster will be assigned and will contact you or we will do a Release and no claim will be filed.

**Do not delay.** Submit claims promptly. Failure to submit claims

promptly may result in a claim being denied and no indemnity paid. Do not destroy any insured crop that is not harvested. You must obtain consent from the insurance company before destroying any crop that is not harvested. You must also obtain consent before putting the crop to an alternative use.

## Rain & Hail Policyholder Services...

If you haven’t already, we encourage you to create an account on “Policyholder Services” at [www.rainhail.com](http://www.rainhail.com). You can access your policy and billing information easily and new features are being added all the time.

Webinars are being provided on crop marketing and crop insurance decisions. Tools are available to demonstrate losses under different plans of insurance. Please visit the Rain & Hail website and contact us if you have any questions.

\*This institution is an equal opportunity provider and employer. The insurance products described here are subject to availability and qualification. Other terms, conditions and exclusions may apply.