



Things You Need to Know:

• **SALES CLOSING DATE:**

For fall crop (wheat & triticale) policies is September 30th. Coverage level changes, new policy Applications, and cancellations are due by 9/30.

• **NEW ENTITY CREATION:**

We encourage you to consult with your Crop Insurance agent **BEFORE** creating a new entity so that we can help ensure that the new entity can get insurance coverage.

Information to Know

- ◆ **Your Crop Insurance policy HAS TO MATCH how you sell the grain at the elevator and how you enroll in FSA Programs**
- ◆ **Cover Crops NO longer count towards Prevent Planting 1-in-4 eligibility requirements**

**We're on the web:
sonnenbergagency.com**

Good records matter

Planting and harvest records are an important part of any successful farming operation. They are also key components of your Crop Insurance protection.

We encourage you to keep planting and production records based on how your Crop Insurance policy is set-up because keeping them in accordance with your insurance coverage helps increase accuracy, which ultimately affects your liability and coverage.

Crop Insurance policy provisions require accuracy and emphasize the importance of record keeping. The useful records you should be keeping include:

- Planting dates, acres and legals;

- FSA 578 & maps;
- Scale tickets and elevator settlement sheets;
- Bin measurements and load records;
- Harvest records grouped by Crop Insurance unit;
- Records of grain fed to livestock

Don't wait until reporting, or claim time, to try to reconstruct your records. Let us help you stay organized during the crop year, and not deal with frustration at claim time. As your trusted Crop Insurance agents, we can help you by storing important records if you bring copies to our office.



Important Crop Insurance Changes

- (1) Spouses identified on eligible policies (for 2027 and beyond) are NOW able to sign most Crop Insurance documents on behalf of the named insured **WITHOUT** a Signature Authorization or Power of Attorney (POA).
- (2) Some companies have text and email options for insureds to receive claim updates.
- (3) Most Crop Insurance companies have quick pay options with QR Code links, mobile Apps, or versions of their websites designed to function on mobile devices. The idea behind these new features is simple: make it easier for Crop Insurance policyholders to access their information and pay their premiums.
- (4) For LRP (livestock) policies: per new RMA guidance, any policy that has NOT generated a premium for three (3) consecutive years will be cancelled.



**SONNENBERG
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*All Crop Insurance companies now
pay claims with direct deposit—ask
us how to sign up!*



Supplemental Coverage Option (SCO)

SCO is an optional Crop Insurance endorsement that provides **area-based coverage** on top of your underlying Crop Insurance policy. Instead of looking only at what happens on your individual farm, SCO uses **county-level results** to determine whether a loss has occurred.

SCO (now for 2027) provides coverage from **90% down to the coverage level of your underlying policy**. For example, if you carry 75% coverage on your Revenue Protection policy, SCO can provide an additional layer of county-based protection between **90% and 75%**. This can help protect some of the deductible (or "gap") that

exists above your MPCl's coverage level.

There is an important distinction to remember: **SCO is based on county results, not simply the loss on your individual farm**. This means you could experience a loss on your farm and not receive an SCO indemnity if the county does not experience a qualifying loss.

SCO isn't right for every operation. Your individual coverage level, premium, crop, county performance, expected revenue, marketing strategy, financial position, and tolerance for risk should all be part of the decision.

Enhanced Option (ECO)

ECO is another optional Crop Insurance endorsement that provides an additional layer of **area-based coverage** on top of your underlying MPCl Crop Insurance policy.

ECO provides a coverage level of **90%–95%**. This can help protect a portion of the risk that would otherwise remain uncovered.

ECO can also be used separate, or alongside SCO, to create another additional layer of protection above the underlying MPCl coverage level. Again, like SCO, ECO isn't right for every operation. We can generate quotes to show you how these endorsements work with your existing policy.

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