

CROP TALK



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Sales Closing Date - Sept 30th

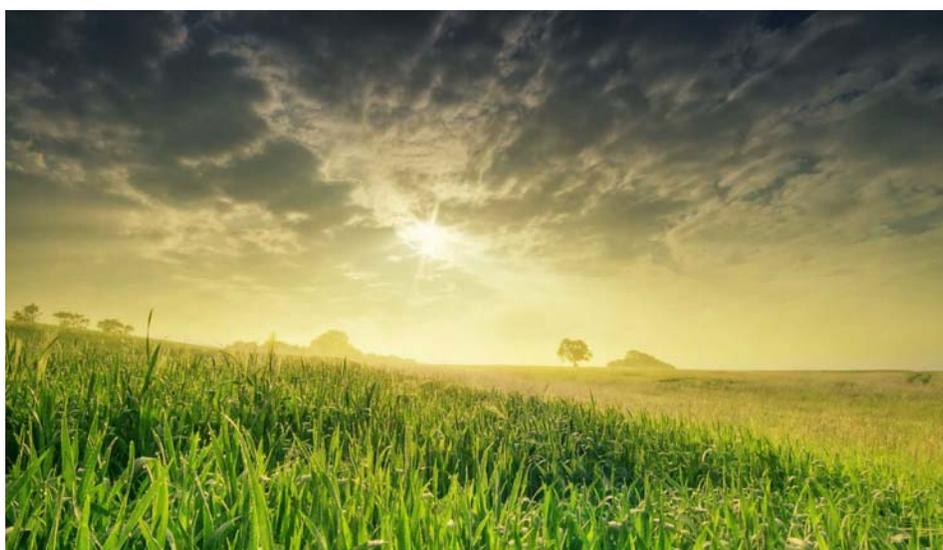
The Sales Closing Date for wheat policies is September 30th. You CAN-NOT make changes to your wheat policy after this date (this includes cancellations, adding a county and changing coverage levels). If you do not make changes to your current wheat crop insurance policy, your existing coverage will “roll over”. Premiums do NOT “roll over” - they are independently determined each year based on your APH, level of coverage, rate, practice, Base Price and added endorsements.

Crop insurance updates on your cell phone

At Sonnenberg Agency, LLC we try to utilize current technology to improve processes and communication. Current technology allows us to send bulk brief text message communications—called push notifications—to your cell phone. These messages have proven to be effective in keeping producers informed about important crop insurance dates and information. If you are not part of our FREE push notification program, please let us know so that we can get you added—all we need is your cell phone number and service carrier.

Chopping corn for silage?

Call us BEFORE the corn is chopped. An adjuster needs to appraise the corn so that your crop insurance APH is not harmed due to harvesting in a manner different from the way the crop was insured.



Pasture on the plains

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Isn't Exclusion a Bad Thing?

APH YIELD EXCLUSION

The APH Yield Exclusion (YE) allows eligible producers to receive a higher approved yield on their insurance policies by removing eligible crop years, as determined by RMA, from their databases.

What is an eligible crop year?

A crop year determined eligible for exclusion by RMA is one that the county per acre yield for that year was at least 50% below the simple average of the per planted acre yield for that crop in that county from the previous ten consecutive years. Eligible Yield Exclusion years are by crop and county.

What is the cost for the Yield Exclusion endorsement?

The cost for Yield Exclusion will be paying for the increase in your Approved APH premium.

If you are interested in the YE Endorsement please contact us as soon as possible for a quote. This endorsement has to be elected by **Sept 30th** and there are multiple scenarios per crop, per county, per practice and per unit – meaning that each APH database has to be analyzed year-by-year for cost effectiveness.

Technology — Friend or Foe...?

For ARMtech Insurance Services customers, the Policy Holder Access (PHA) is an online tool developed by ARMtech to allow you to view, save and print almost anything related to your crop insurance policy via the internet. You can also view field maps, sign up for direct deposit and use AgriSign to sign documents electronically — especially useful for getting claims processed quicker, which means you get your money sooner.



Organic Farming Practices

Q: *Can I insure my organic crop under the conventional crop practice?*

A: No, if the acreage is grown using “organic farming practices” and under an organic plan in effect from a certifying agent, the crop must be insured as organic.

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Notice of Damage or Loss

Once you discover that a loss exists, you have 72 hours in which to notify us of the loss. If you don't notify us of a potential loss within 72 hours of discovery, you then have 15 days from the completion of harvest to notify us.

If you miss the 15 day window after harvest, it is likely that your claim will be denied. Claims are heavily scrutinized by RMA, with almost zero tolerance for late-filed claims.

Revenue-only losses have to be filed within 45 days of the Harvest Price Announcement.



Always changing, yet the same...time has gotten the better of these sheds & tractor

Separate Coverage Levels by Practice

Do you have both irrigated and non-irrigated ground in your farming operation? Would you like a different coverage level for your irrigated wheat than your summerfallow and/or continuous crop wheat?

The 2014 Farm Bill added an election that allows crop insurance policy holders to insure different coverage levels by irrigated and non-irrigated practices, as long as the practices are rated and supported by actuarial documents. Please be aware that there will be additional premium for electing this endorsement, but how much depends on your county, APH's, practice & coverage levels desired.

This optional endorsement allows you to choose coverage levels that best fit your risk management needs for your irrigated and "SF" and "CC" wheat. Here's an example: you may choose a 65% level for ALL irrigated wheat acreage and 75% coverage for ALL non-irrigated ("SF" & "CC") wheat acreage. This means if you elect this option, all irrigated ground must be insured at the same coverage level and all non-irrigated ground must be insured at the same coverage level — no exceptions.

If you are interested in the Separate Coverage Level Elections for Irrigated and Non-Irrigated please contact us as soon as possible for a quote. This endorsement has to be elected for wheat by the September 30th Sales Closing Date.



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Enterprise Units By Practice

Previously, only one single enterprise unit – covering ALL production of a crop in a county – was allowed. New with the 2014 Farm Bill is the option for a producer to have TWO separate enterprise units for a single crop in a county – one enterprise unit for all insurable Irrigated acreage of the crop and second enterprise unit for all insurable Non-irrigated acreage of the crop.

To qualify, each enterprise unit (EU) practice must **SEPARATELY** meet the following requirements: **PLANTED** acreage must be at least **20 acres or 20% of the crop acreage** in 2 or more sections; or be in 2 or more FSA FN's; or any combination of the 2 or more sections/section equivalents/FSA FN's.

This unit designation for wheat must be made by the September 30th Sales Closing Date.



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"Know the Facts"

- *1 acre of wheat will feed 9,000 people for 1 day*
- *Wheat and fish are related genetically*
- *99% of the United States corn crop is dent corn*
- *Corn is a man-made crop. Its origins come from the Central Mexican plant called teosinte.*