



Things You Need to Know:

- **CLAIMS DEADLINE**— there is a claims deadline. You must notify us immediately if your corn, millet or sugar beets will have a claim. The claim submission deadline is 2-weeks after the completion of harvest.
- **SALES CLOSING DATE** for wheat policies is Sept 30th. Policy coverage level changes, new policies, cancellations are due by 9/30.
- **CHECKING FOR ACCURACY** is SO important! Please take a few minutes to verify the information that you receive from our office.

Points to Ponder

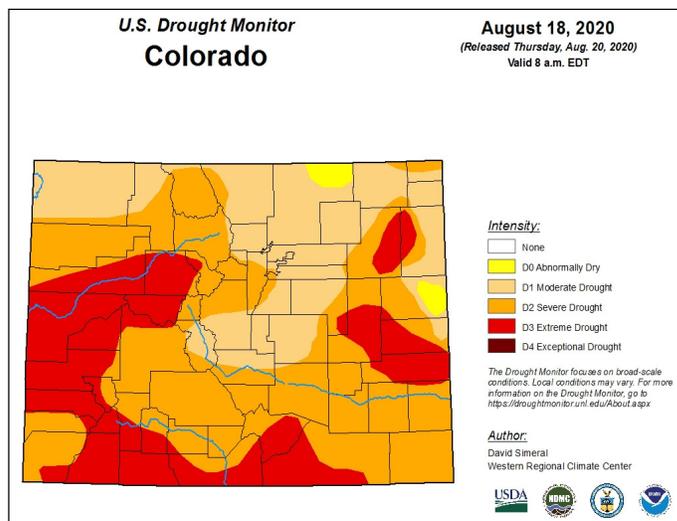
- ⇒ *Cover Crops can affect insurability of cash crops, so please check with us before planting a cover crop so that you don't negatively effect your crop insurance .*
- ⇒ *We can only release your production history for use by another person with signed & written authorization.*
- ⇒ *If you are interested in premium savings and your coverage can withstand a larger unit structure (not individual fields), a Basic Unit discount of 10% or more, would be something to consider.*

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

NEW for 2021 – Quality Loss Option (QL)

The QL Option allows insureds to replace actual yields that were based on post-quality production with actual yields that are based on pre-quality production. This replacement is in the Actual Production History (APH) database. Here are the things to know about QL:

1. Replacement only applies when a Notice of Loss had been filed AND the crop had Quality-Adjusted Production;
2. Some of the eligible crops are: corn, grain sorghum, barley, oats, soybeans, sunflowers and wheat;
3. The QL Option must be added to the policy by the applicable Sales Closing Date, and once the Option is elected, it is continuous on the policy;
4. As with any Option on a crop insurance policy, if used, additional premium will be accrued;
5. The Option has to be cancelled in writing to be removed from the policy;
6. If the policy is transferred to another insurance company, the QL Option does not transfer;
7. It applies to prior crop years with quality losses, however, the prior years have to have had a Notice of Loss submitted;
8. If prior years production has been adjusted for quality, the insured can choose which of the years to replace. There is no limit to the number of yields that can be replaced.



Prevented Planting (PP) Claims Important Information!

It's been several years since this has been a topic of conversation, but due to the extreme drought conditions present in Colorado, PP Claims for wheat are a possibility this year. Here's the "high level" overview of PP Claims: **First:** PP Claims are submitted when planting cannot reasonably occur within the stated deadlines due to excess precipitation or lack thereof.

Second: PP is submitted to the company as a Notice of Loss. The agent can only submit a Notice of Loss after notified by the insured. The PP Notice of Loss can only be filed after the Final Plant Date (Oct 15th), and no later than Oct 30th. **Third:** PP payments are made to compensate the producer for pre-planting costs and documentation must be provided to prove that such

costs have been incurred. **Fourth:** PP Claims are paid at 60% of the applicable Multi-Peril Guarantee AND the premium is still billed for the PP Units. **Lastly:** If the PP acres are hayed or grazed during the crop year or planted to another crop in the spring (for example), all or part of the PP claim indemnity may be required to be paid back to the insurance company.



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If you'd like a quote on your Farm & Ranch Insurance, call our office and speak with Travis!

Forage Seeding-Alfalfa Policy

This is a new policy available in Colorado for 2021. There are two Sales Closing Dates—depending on when the alfalfa is planted (spring planted or fall planted). Fall Sales Closing is July 31st and the Spring Sales Closing is March 15th. This policy is designed to provide insurance coverage while the alfalfa hay crop is being established (usually during the first year). Here are the quick details of the policy:

1. This is a dollar policy (\$/acre) based on the Actuarial Information;
2. Claim payments are made if there is an inadequate stand (75%-55% stand=1/2 amount of insurance as payment, <55% stand=100% of

insurance as payment);

3. Adequate Stand=60% or more alfalfa groundcover (based on the number of live alfalfa stems per square foot that are two inches or greater in height);
4. Replant payments may be made if the insurance company determines it is practical to replant;
5. Acreage Reports are required (for fall seeded alfalfa=November 15th, for spring seeded=July 15th)

Production Records

There has been increased scrutiny the last several years regarding the accuracy of production records. Please keep your production records for at least 4 years (last 3 years, plus the current). We will electronically store any documents you provide, but according to policy provisions, it is the responsibility of the insured to accurately maintain their production records.

Also, regarding production records, please do not split weight tickets. We know this is one of the most practical things to do during harvest, but for claims purposes, the adjuster cannot work a claim if one ticket has production from 2, or more, units. And, if a ticket is split, the insurance company can remove your separate units structure.

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