



*The Crop Insurance Specialists*

## 2018 Crop Insurance Update

### **Removal of Extra 10% PP Option**

The option to “buy up” your Prevented Planting coverage by an additional 10% has been removed. The extra 5% option is still available. All policies with the 10% option will automatically roll to the 5% option.

### **Irrigation Unit Changes**

Different unit structures may now be elected by Irrigation practice. *Example: Irrigated units under an Enterprise Unit and Non-Irrigated units under Optional Units.* In the past, both practices would have to use the same unit structure.

### **Dates to Plant to 2<sup>nd</sup> Crop Clarified**

To be eligible for a claim payment on a failed and destroyed 1<sup>st</sup> crop, the 2<sup>nd</sup> crop cannot be planted until 10 days after the Final Planting date of the initial crop. The first day 2<sup>nd</sup> crops can be planted will be June 4 (NE) and June 10 (SD) for failed Corn and June 20 for failed Soybeans.

### **Crop Damage Due to Chemical Drift**

Even though not eligible for a claim, acreage that sustains a yield loss due to chemical drift (ex. Dicamba) may be excluded from the APH and not impact the Approved Yield going forward. In the past, these damaged acres would have to be accounted for.

### **New Supplemental Pricing Product**

*RPowerD* is a new supplemental product that combines additional pricing options of most other products on the market. *RPowerD* allows you to “buy up” your MPCFI Projected price in any or all of 4 ways:

- Full-month interval average
- Half-month interval average
- Prior day’s closing price
- Add desired price per bushel

### **Yield Cup Now an Elected Option**

Prior to 2018, all policies automatically included a Yield Cup feature that would limit an Approved Yield from decreasing by more than 10% per year. This option is no longer automatically included and must be elected by the Sales Closing Date.

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### **Services offered by Hubbs Agency**

- Yield Map Printing
- Drone Imaging
- GPS Measurements
- Mapping Service
- Bin Measurements
- On-Farm Visits
- Update Newsletters and Texts

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