



606 Goeden Drive \* PO Box 741 \* Yankton, SD 57078

Office: (605) 260-5126 \* Toll Free: (877) 260-5126 \* Fax: (605)260-5128

May, 2018

**Important Reminders as we head into Spring:**

**PREVENTED PLANTING:**

Prevented Planting (PP) coverage is automatically part of your Crop Insurance policy. **Unplanted acres as of the final plant dates listed below are eligible for a payment of 55% of the unit's planted guarantee on corn and 60% on soybeans**, unless the buy-up option (PF) was selected by 3/15. To qualify for a PP payment, the cause of loss must be general to the area and the ground must have been planted and harvested in at least 1 of the last 4 years. The maximum eligible PP acres of each crop are the highest number of acres planted (including paid PP) in any 1 of the last 4 years. The PP acreage does not have to be continuous, but must be at least the lesser of 20 acres or 20% of that crop unit. If Enterprise Units (EU) are elected on a crop, this 20/20 requirement can be met by combining small tracts of PP acreage from each section. If you think you may have PP, please contact us prior to certifying acres at FSA. PP claims need to be reported to the company within 72 hours of the final plant date.

**FINAL PLANT DATES FOR FULL COVERAGE:**

If you plant these crops by the Final Plant Dates listed below, you have full coverage. After that is called the Late Plant Period. In South Dakota and Iowa, coverage reduces by 1% per day for the 25 day Late Plant Period, then drops to 60% after the 25<sup>th</sup> day. In Nebraska, this is a 20 day period.

	<b>Corn</b>	<b>Soybeans</b>
<b>SD</b>	5/31	6/10
<b>NE</b>	5/25	6/10
<b>IA</b>	5/31	6/15

**PLANTING COVER CROPS ON PP ACRES AFTER THE LATE PLANT PERIOD:**

Cover Crops planted after the Late Plant Period (25 days in SD & IA and 20 days in NE after the Final Plant date), and hayed or grazed after 11/1 will receive 100% of their PP payment and no reduction in yield. If the cover crop is hayed or grazed before 11/1, the PP payment is reduced by 65% and the yield for those acres is 60% of the Approved Yield for that unit. Only haying or grazing is allowed if you want to keep all of your PP payment. If you chop the cover crop at any time, you lose 65% of the PP payment and reduce your yield to 60%.

**PLANTING COVER CROPS ON PP ACRES BEFORE THE END OF THE LATE PLANT PERIOD:**

If you plant cover crops after the Final Plant date and before the Late Plant period is over, you must make sure you plan to hay or graze the cover crop after 11/1. If the cover crop is taken before 11/1, there is a loss of 100% of the PP payment and the yield for those acres is 60% of the Approved Yield for that unit. If you chop the acres at any time, you lose 100% of the PP payment and reduce your yield to 60%.

**REPLANTS CLAIMS:**

An insured **must obtain consent** from an adjuster prior to replanting or the replant claim will not be paid. Replants are only paid if replanting back to the same crop. Call our office immediately if you are thinking about replanting so we can turn in a claim.





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**DESTROYING A 1<sup>ST</sup> CROP & PLANTING TO A DIFFERENT 2<sup>ND</sup> CROP:**

**NEW for 2018:** If you want to collect on the 1<sup>st</sup> crop, you will not be allowed to plant to a different crop until 10 days after the Final Plant Date for the original 1<sup>st</sup> crop. Example: Destroyed corn in the first week of June may not be planted to soybeans until after June 10<sup>th</sup>, which is 10 days after the Final Plant Date of May 31<sup>st</sup> for corn in SD.

**NEW FARMER/NEW ENTITY:**

If you began farming, created a new entity or made changes to an existing entity after June 1, 2017, please contact your local FSA office to sign an AD-1026 form to verify your compliance with conservation requirements. This form must be signed by August 15, 2018 for you to be eligible for Crop Insurance premium subsidy in 2018.

**MAPPING/MEASUREMENT SERVICE:**

Our Agency has maps available on all land in SD, NE and IA. If you need a map printed or a tract of land GPS'd, please call our office.

**YIELD EXCLUSION (YE) OPTION:**

For all of our customers that have added the YE option, there may be some instances where excluding one of the eligible yields from your APH database resulted in a lower-than-optimal Approved Yield. We have gone through your policy, identified these yields and added them back into your database, resulting in the highest possible Approved Yield for each unit in your operation.

**PRECISION FARMING:**

Our office is equipped to use your Precision Farming data to report your planted and prevented planting acres as well as harvested bushels. Please let us know if you are interested in this service or have any questions.

**TEXT MESSAGING:**

If you would like to sign up for our periodic text message updates and reminders, please text your name and cell phone carrier (AT&T, Verizon, etc.) to your agent.

**NON-IRRIGATED CORNERS:**

You are required to have a "clear and discernible break" between practices by 7/15 and need to harvest the practices separately to be able to insure your dry land corners separately. However, if you report your planted acres via Precision Farming data, this is not necessary as it will be done automatically.

**NEW BREAKING/LAND EMERGING FROM CRP:**

Different insurability guidelines apply in these situations. Please call your agent ASAP if you will have either.

**ACREAGE REPORTS:**

**Please certify your acres at your local FSA office as soon as you are done planting. Then call our office.** Existing customers will be receiving an appointment letter with a time your agent would like to stop by to complete your acreage report. **July 15<sup>th</sup>** is the deadline to complete the report.

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This institution is an equal opportunity provider and employer

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