

Hubbs *H* Agency

The Crop Insurance Specialists

May 2026 Newsletter

DIRECT DEPOSIT/ACH

If you are not already enrolled in Direct Deposit (ACH), please consider doing so by providing your bank account information to our office. Payment will be made sooner than checks being mailed.

PREVENTED PLANTING (PP)

Unplanted acres as of the Final Plant Dates listed below may be eligible for a Prevented Planting (PP) payment.

Qualifications for payment:

- Cause of loss must be general to area
- Acres must have been ***planted and harvested*** in at least 1 of the last 4 years
- Acres must be at least the lesser of 20 acres or 20% of the unit.

FINAL PLANT DATES

Crops planted on or before the Final Plant Dates are fully covered. Planting after these dates (Late Plant Period) results in a 1% reduction in coverage per day. The Late Plant Period lasts 25 days (20 days for Nebraska corn). Crops planted after this timeframe are covered at only 60% of their original guarantee.

- **Final Plant Dates:**

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

COVER CROPS ON PP ACRES

Cover Crops may be planted on Prevented Planting acres after the final plant date of the prevented crop. The cover crop can be hayed, grazed, or chopped at any time with no reduction in prevented planting payment. Corn is not an approved cover crop.

REPLANT CLAIMS & REPLANT EXTRA

Consent must be given by an adjuster before replanting any acres back to the same crop or the claim will be denied. To be eligible for a payment, replanted acres must meet the same "20 acre/20% of unit" requirement just like PP acres. Replanted acres retain full coverage even if replanted after the Final Plant Date. If you have Replant Extra, you will receive an additional payment.

2026 Replant Payment amounts:

- Corn: \$36.96 per acre
- Soybeans: \$33.27 per acre

2nd CROP AFTER FAILED 1st CROP

Planting a 2nd crop after a failed 1st crop will not be allowed until 10 days after the Final Plant Date for the original 1st crop.

Example: Destroyed Corn in the first week of June may not be planted to Soybeans until after June 10th, which is 10 days after the Final Plant Date of May 31st for Corn in South Dakota.

ANNUAL FORAGE

Signup deadline is July 15, 2026, for the 2027 year. It is for annually planted forages and guarantees rainfall by measuring rainfall in a 12-mile x 17-mile grid. It uses the same grids as Pasture, Rangeland, and Forage (PRF) that is used for perennial crops. You can insure 70% - 90% of normal rainfall for your grid, and the intervals (2-month periods) during the year that you want to insure. Fall and Spring forage crops can be insured.

CUSTOMER APPRECIATION

Our Customer Appreciation days are scheduled for: **Wagner: Thursday, July 9**
Yankton: Tuesday, July 14

All customers will receive an invitation in the mail

FORAGE SEEDING POLICY-ALFALFA

Alfalfa planted in the Fall of 2024, or the Spring of 2025 has a guaranteed stand count until May 21, 2026. Check your field and let us know if any part of it has a poor stand. Alfalfa planted in the Fall of 2025, or this Spring of 2026 has a replant payment included if the reseeding occurs before the final Spring plant date of May 31, 2026.

LIVESTOCK PRICE POLICIES

Livestock Risk Protection (LRP) provides insurance against declining market prices for Fed Cattle, Feeder Cattle and Swine.

Livestock Gross Margin (LGM) provides insurance against declines in fat cattle prices or increases in feed costs. LGM allows producers to lock in a margin between the expected revenue from cattle sales and the cost of feed, based on future market prices.

Dairy Revenue Protection (DRP) provides insurance against declining quarterly milk revenue due to lower milk prices.

ACREAGE REPORTING

Please let us know as soon as you are done planting this year and if you have any New Breaking or tilled Native Sod acres. These situations require extra paperwork to be insured in the first year.

If you would like us to help fill out your FSA maps for certification this summer, please call your local FSA office and have them send you a copy of your maps to have on hand.

NEW FARMER/NEW ENTITY

If you began farming, created a new entity, or made changes to an existing entity this year, 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, 2026, for you to be eligible for Crop Insurance premium subsidy in 2026.

PRECISION FARMING

Our office is equipped to use your Precision Farming data to report your planted and prevented planting acres this Spring as well as your harvested production this Fall. This data may also be used to split out non-irrigated corners of irrigated fields. Please let us know if you are interested in this service or have any questions.

HAIL INSURANCE DISCOUNT

South Dakota and Iowa: All Hail Insurance premiums paid by **8/15** will receive a 3% discount.

Nebraska: All Hail Insurance premiums paid by **8/30** will receive a 3% discount.

SERVICES OFFERED BY HUBBS AGENCY

- Yield Map Printing
- GPS Measurements
- Computer Mapping
- Bin Measurements
- On-Farm Visits
- Update Newsletters and Text

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This institution is an equal opportunity provider and employer