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#### ANTICIPATING A VARIABLE HARVEST

Moderate and severe drought conditions have persisted for most of the 2023 growing season. Welcome, abundant rain in August provided some relief yet we won't know what yields will be until harvest begins. Call The Roland L. Geyer Agency as soon as you identify any loss when you begin harvest.

By notifying us of loss *immediately*, it helps us go to work for you to get the best results from your crop insurance coverage. When you call as soon as you find loss, outcomes of your claim will be better. We will document your reports immediately and accurately to ensure the best possible action on your crop insurance claims.

If you will be cutting silage, let us know <u>right away</u> to be prepared in the event of a claim as this process is different.

### **Silage Claim Requirements**

Paperwork for a claim must be signed and on file before a field is started.

The adjuster will visit with you **before** you may start harvesting. They will also be involved in the decision as to where and what size strips should be left for appraisal.

REMINDER - call The Geyer Agency before harvesting if you think you have a claim.

It's always good practice to stay in touch with The Geyer Agency during harvest. In the event of a claim, documentation and communication will be essential for each stage in the process. You must leave sample strips standing in the field for examination by an adjuster. In larger fields, sample strips will need to be left in several locations.

In situations where your crop is damaged to the extent you do not expect to care for or harvest any of it, report it as soon as possible.

Damaged crop acreage must be left intact until inspection before using it for anything else. If a loss is probable, but you will be able to harvest, you must give notice of that loss at least 15 days before beginning harvest. If probable loss is not determined until fewer than 15 days before harvest, give notice immediately and leave a representative sample in the field. This sample must remain intact for 15 days from the date of notice, unless you receive written notice to harvest.

If a loss is claimed after harvest, you must give written notice no later than 10 days after the earliest of these:

- 1. The date harvest is complete OR
- 2. The calendar date for the end of the insurance period.

Your loss claim may be rejected if reporting requirements are not met. If you have any questions, please contact The Geyer Agency and we will help you any way we can.



# PROTECTION AGAINST FIRE LOSS

The Geyer Agency represents companies offering inexpensive fire insurance. Policies can be written at any time <u>before harvest starts</u>. Give us a call to talk about this coverage for equipment and crop loss due to fire. With the value of the crop in the field, it is worth considering!

#### **65 YEARS OF SERVICE**

The Roland L. Geyer Agency was established in 1958. We have been providing trusted coverage, excellent service, and answers to your crop insurance questions for 65 years. Thank you for your business!

Program these phone numbers in your cell phone before harvest begins.

The Roland L. Geyer Agency 712-662-7500

**Tod Geyer cell** 712-574-2544

**Phil Fanning cell** 712-830-3035

Call us with yield reports, loss claims, and any questions you might have!

#### **CHANGES TO YOUR FARM BUSINESS?**

We Need to Know!

Please let The Geyer Agency know as soon as possible if any of these changes have occurred for you:

- Marital status
- Additional acres farmed
- New rental agreements
- · New business entities
- Bringing new generations into business

Farming in new counties

provide great service. Changes to either your personal status or your farm business will impact your crop insurance policies. Thank you for taking the time to report changes to your farm business to Tod or Phil!

Sharing this information helps us

get you the best coverage and

### LOOK FOR REVENUE COVERAGE PRICING IN OCTOBER

As always, the price per bushel for revenue coverage will be set in October. Please check our website, **www.geyeragency.com**, where we will post the price when available.

If yields are short, the price set in October will determine if revenue coverage makes a fair difference on bushel guarantees. We are happy to provide details on your coverage.



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## GET YOUR YIELD RESULTS TO THE GEYER AGENCY RIGHT AWAY!

Contact The Roland L. Geyer Agency with yield results as soon as harvest is complete! When you report crop yields, be prepared to explain how you arrived at your reported totals in the event of spot-checking. It is your responsibility to keep records and report production for each unit separately. Remember, if more than 50% of the corn from any unit is cut for silage, stored as high moisture grain, or used as ground ear corn, you can get a free appraisal. If you are not going to harvest corn by one of those methods, you can get an appraisal for a fee. Contact us for details. And report your results right away!



## 2022 CROP IN STORAGE?

If any of last year's crop remains in storage on your farm, call **The Geyer Agency before harvest begins this fall.** An adjuster will need to measure any old crop stored on your farm to alleviate any issues with 2023 harvest results. Give us a call to arrange for measurement soon!