



Serving Your Crop Insurance Needs Since 1958!

PO Box 129 • Sac City, Iowa 50583-0129
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Revealing Loss at Harvest - Call The Geyer Agency

With our area classified as being in a moderate drought throughout much of the summer, it is very likely crops will show the strain. As you begin harvest and evaluate the expected consequences of drought, call **The Roland L. Geyer Agency** as soon as you can. Letting us know you have loss immediately will help us go to work for you to get the best results from your crop insurance coverage. The sooner you notify us, the better the results will be.

If you plan to harvest silage, let us know as soon as possible so we are prepared in the event of a claim. The claim process for silage differs than for typical harvest.

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.
- Call us **before** harvesting if you think you have a claim.

When cutting silage, stay in touch with Tod and Phil at **The Geyer Agency**. For the best possible results for your claim, documentation and communication will be essential at 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 situation where your crop is damaged to the extent you do not expect to care for or harvest any of it, report it promptly. This acreage must be left intact until it is inspected 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.

Loss claims may be rejected if reporting requirements are not met. If you have any questions, please contact us and we will help you any way we can.

Measure On-Farm Storage

Many of The **Roland L. Geyer Agency's** customers may be storing last year's crop on their farms yet. Before harvest begins this fall, be sure to have an adjuster measure any old crop stored on your farm. This will alleviate any issues with 2017 harvest results. Give us a call to arrange for measurement soon.

Will Revenue Policies Pay?

While we are very aware of the effects of drought on the 2017 crop, the markets have not yet reacted to the expected yield loss. As a result, we do not know how revenue coverage policies will play out.

Later this fall, price per bushel for revenue coverage will be set. Please check our website, www.geyeragency.com, where we will post the price when available. Ask us how coverage will work for you this year with variable yields.

We are here to help explain your coverage and how crop prices will affect you.

It's Dry - Consider Fire Insurance

With the extremely dry conditions we are experiencing, it's important to consider fire insurance. **The Geyer Agency** represents companies offering this coverage. Rates are affordable and policies can be written at any time before harvest starts. Give us a call to talk about this peace-of-mind coverage.

Yield Reporting Immediately After Harvest

It is essential for your coverage and claims processes to report your yields as soon as harvest is complete. Please don't put it off! Report your 2017 crop yields and be prepared to explain how you arrived at your reported harvest totals in the event of spot-checking. It is your responsibility to keep records and report production for each unit separately.

Reminders: If more than 50 percent 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.

Reminder

You should have received your billing already. By paying in September, you avoid interest charges that begin accruing October 1, 2017.

Program these numbers in your phone.

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!



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Change Is Constant - Tell Us About Yours!

If there have been any changes to your farm business, please let **The Roland L. Geyer Agency** know as soon as possible.

Changes impacting your crop insurance policies include:

- Marital status
- Additional acres farmed
- New rental agreements
- New business entities
- Bringing new generations into business
- Farming in new counties

Telling us about these changes helps us deliver the best possible coverage and service. Thank you for your attention and for taking the time to report changes to your farm business.

Count on Us

The Roland L. Geyer Agency prides itself on outstanding service and experience. We are here when you need us! Please take a moment to visit our online home at www.geyeragency.com where you will find good information, past newsletters, and other resources. We're also happy to see our customers in person. You're welcome to stop by our office at 402 Morningside Drive in Sac City. Email us at geyerag@longlines.com. Or call us at any of the numbers below. Thank you!

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