

September 2008



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In Memorium -
Roland L. Geyer

1917-2007

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New SURE Program Requirements

The newly passed Farm Bill contains provisions for a supplemental disaster relief program, known as the Supplemental Revenue or SURE program.

Final rules for the program have not been written yet and may not be available until 2009. As proposed, the rules require those enrolled to have coverage on all insurable crops, which includes hay and pasture acres, to be eligible for SURE program payments in the event of a disaster.

The deadline for enrolling hay and pasture coverage is September 30, well ahead of when the final rule is expected to be issued. The proposed rule makes no exception for the size of parcel in hay or pasture.

As the process moves forward, we recommend you address your questions about the SURE Program to the FSA office. This program does not affect regular crop insurance coverage or the traditional disaster program.

Harvest Communications Essential for Best Results

As you begin harvest this fall, keep the Geyer Agency informed of issues you find from the combine. Taking a moment to call us from your cell phone allows us to put the process in place for your claim.

To call **The Geyer Agency**, dial 712-662-7500 on weekdays. You can also reach Tod at home at 712-273-5415 or Phil at 712-636-4552.

By reporting suspected loss immediately, we can go to work for you to enact your policy's coverage. When you call from the combine, you give us the earliest possible time and date for your claim.

To increase your guarantee and possibly reduce your premium, be sure to report your 2008 crop yields immediately following harvest. **Yields must be reported before March 16, 2009.** If you are spot-checked, you should be prepared to explain how you arrived at these figures.

It is your responsibility to keep records and report production for each unit separately. Please read the information about reporting a loss on the back of this newsletter.

You can get a free appraisal 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. If you are not going to harvest corn by one of these methods, you can get an appraisal for a fee. Contact us for details.

You will receive your billing approximately October 1, 2008. If you pay your premium in October, you will avoid interest charges that begin accruing November 1, 2008.

If you have old crop stored and intend to add new crop on top of it, you need to let us know first. Policy requirements state the number of old crop bushels must be determined before new crop is added to the storage unit.

Reporting a Claim at Harvest

The earlier you let the Geyer Agency know you suspect crop loss, the sooner we can get your claim process started.

To have an adjuster inspect your crop, you must leave sample strips standing in the field to inspect. In larger fields, sample strips will need to be left in several locations.

If, before harvest, 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 the beginning of 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 completed 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 you can.

Silage Claim Requirements:

- Paperwork for a claim must be signed and on field before a field is started.
- The adjuster will visit with you by phone or in person 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 will have a claim.

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Geyer Agency
PO Box 129
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Remember Our New Location
~ 402 Morningside Drive, Sac City ~



Revenue Policies

The price per bushel for revenue coverage will be set this fall. Once set, calculations may change your guarantee and result in claims.

Customers with higher levels of coverage and higher guarantees have a corresponding higher likelihood of a claim.

We will work to be sure your coverage gives you the maximum benefits possible.

Thank You!

Thank you to all who attended our 50th anniversary open house at our new location in the American National Bank building in Sac City. We appreciate your business and look forward to serving you from our new facility!

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