

September 2009



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*In Memorium -*  
Roland L. Geyer

1917-2007

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## *Communicating at Harvest*

As you begin harvest, keep *The Geyer Agency* informed of issues you find from the combine.

By reporting suspected loss immediately, we can 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 2009 crop yields immediately following harvest. **Yields must be reported before March 15, 2010.** If spot-checked, you should be prepared to explain how you arrive at your reported harvest totals. It is your responsibility to keep records and report production for each unit separately.

Ask us about appraisals and fees.

**You will receive your billing approximately October 1, 2009.** If you pay your premium in October, you will avoid interest charges that begin accruing November 1, 2009.

## *August 9 Hail Storm Creates Unique Harvest Concerns*

A devastating hail storm swept across west central Iowa on August 9, impacting many customers of *The Roland L. Geyer Agency*. Crops were devastated and many unknowns exist yet.

*The Geyer Agency* will continue to work closely with our customers impacted by this (and all) storms to help you achieve the best possible outcome from your coverage. We realize every situation, every field, and every farmer is unique.

At this writing, it is too early to determine what, if any, crop is left for harvesting. As always, the crop is yours to harvest in the manner you see fit. We offer the following recommendations to help make the claims process be as simple as possible.

1. Evaluate options for marketing damaged crops before harvest starts
2. Call *The Geyer Agency* before you begin harvesting
3. Leave sample rows standing in the field for adjusters to evaluate
4. Do not co-mingle damaged grain with good grain



Adjusters are aware of the damage and ready to do their work as soon as harvest begins. Communicating with us at *The Geyer Agency* is extraordinarily important so we can work with you, the adjusters, and insurance companies for the maximum benefit of your coverage.

Devastating storms of this nature are, thankfully, rare occurrences. The impact of this storm will be widespread and proves the value of quality coverage from an agency with experience and knowledge of the process and farmland impacted. *The Geyer Agency* is honored to be your advocate when needed!

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## Reporting a Claim at Harvest

As soon as you suspect a crop loss, let *The Roland L. Geyer Agency* know so we can begin the claims process for you.

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 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.

### 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.

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If you have old crop stored and intend to add new crop on top, 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.

### Revenue Policies

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.

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