

September 2011

Roland L. Geyer Agency



Tod A. Geyer
712-273-5415

Phil Fanning
712-636-4552



PO Box 129 • Sac City, Iowa 50583-0129

712-662-7500 • 800-253-4012 • Fax 712-662-3247 • geyerag@pionet.net

Visit Us In Person or Online

The Roland L. Geyer Agency website, www.geyeragency.com, includes information about our agency, our agents, our history, and the products we offer our clients. You will also find links to local resources as well as weather and markets.

Plus we always welcome your visits to our location at 402 Morning-side Drive in the lower level of the United Bank of Iowa building.

Report News on Changes

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

Keeping us apprised of 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.

Tell Us What Harvest Reveals

It was too hot for too long this summer giving us all concern over what will be found when harvest begins this fall. Before you head to the fields for harvest, take a few moments now to program these phone numbers in your cell phone.

The Roland L. Geyer Agency – 712-660-7500
Tod Geyer cell – 712-574-2544
Phil Fanning cell – 712-830-3035

Your best indication of weather-related loss comes from the combine seat as you are in the middle of fields. Keep *The Geyer Agency* informed of any fields not yielding at expected levels so we can put the process in place for your claim.

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 2011 crop yields immediately following harvest. **Yields must be reported before March 15, 2012.** 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.

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 those methods, you can get an appraisal for a fee. Contact us for details.

You will receive your billing approximately October 1, 2011. If you pay your premium in October, you will avoid interest charges that begin accruing November 1, 2011.

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.

Reporting Claims at Harvest

To begin the claims process this fall, call *The Roland L. Geyer Agency* as soon as you suspect a crop loss. By letting us know immediately, we can begin the process for you and get the best possible results. It is more important than ever to call to notify us of suspected losses as soon as you discover them.

For inspection of your damaged crop by an adjuster, you must leave sample strips standing in the field. 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.

Roland L. Geyer Agency
PO Box 129
Sac City, 50583-0129



Revenue Policies

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. We expect prices to be higher than spring meaning yields will be the trigger for revenue policies to pay.

Customers with higher levels of coverage and higher guarantees have a corresponding higher likelihood of a claim. Ask us how coverage will work for you this year.

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

**Thank you for your business.
We work hard for you so you
receive the best coverage possible.**

