



Serving Your Crop Insurance Needs Since 1958!

PO Box 129 • Sac City, Iowa 50583-0129

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

Spot a Claim at Harvest? Call Us Immediately!

For the best results, call [The Roland L. Geyer Agency](#) as soon as you find crop loss during harvest. Many of our customers call from combines, tractors, and trucks so we can put the claim process into motion. More than ever before, the sooner you notify us of a claim, the better the results will be for you.

If you intend to harvest corn for silage, or are even considering it, contact us as soon as possible. The specific requirements for silage claims call for prompt notification.



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 on strips left for appraisal.
- Call us before harvesting if you think you have a claim.

Documentation and communication will be essential to the best possible results for your claim. Stay in touch with Tod and Phil at [The Geyer Agency](#) through every step of the process. 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 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.

Yield Reporting Requirements and Deadlines

To increase your guarantee and possibly reduce your premium, be sure to report your 2014 crop yields immediately following harvest. Yields must be reported before **March 16, 2015**. If spot-checked, you should be prepared to explain how you arrive at your reported 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 should have received your billing already. If you pay in September, you avoid interest charges that begin accruing October 1, 2014.

So, before you head to the fields for harvest, program these phone numbers in your cell phone.

The Roland L. Geyer Agency
712-662-7500

Tod Geyer cell
712-574-2544

Phil Fanning cell
712-830-3035

Thresholds

If a person's claim per crop exceeds \$200,000 per county where they farm, it triggers an automatic review. The review covers three years' crop production records. Gathering records now for the last three years will make the review process easier in the event of claims discovered at or before harvest time.

2013 Crop in Storage?

If you have any old crop stored on your farm, it needs to be measured by an adjuster before harvest begins this fall. This will alleviate any issues with 2014 harvest results. Give us a call to arrange for measurement soon.

Fire Insurance Available

We all know someone who has had a combine fire. There is coverage available and [The Geyer Agency](#) represents companies offering it. Rates are affordable and policies can be written at any time before harvest starts. We will be happy to talk with you about it.



www.geyeragency.com

Visit us in person at our office in Sac City or online at www.geyeragency.com. You can learn more about [The Roland L. Geyer Agency](#), check markets and weather, and more.



PO Box 129
Sac City, IA 50583-0129

Report Changes Now

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 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.



2014 Farm Bill

Learning about the Farm Bill

Be watching for meetings on the Farm Bill to be held by different agencies and farm groups this year. Attending one of these informational meetings will help you understand the contents and consequences of the Farm Bill for your production enterprise. [The Roland L. Geyer Agency](#) will gladly assist our customers with documentation of production if crop insurance agencies are approved as a source by the USDA.

Revenue Policies May Pay this Year

With the dramatic swing in commodity prices we have seen this year, there's a very great possibility those with revenue coverage policies will have a claim. 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.