PO Box 129 • Sac City, Iowa 50583-0129

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Did Harvest Reveal a Loss? Call Us!

We know it's possible to discover a loss for the first time from the seat in the combine. If you spot an issue, call The Roland L. Geyer Agency as soon as you can. Letting us know immediately will help us go to work for you to get the best results from your crop insurance coverage. More than ever before, the sooner you notify us of a claim, the better the results will be for you.

Planning to harvest corn for silage? Maybe? 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 as to where and what size strips should be left for appraisal.
- Call us before harvesting if you think you have a claim.

For the best possible results for your claim, documentation and communication will be essential at each stage in the process. And stay in touch with Tod and Phil at The Geyer Agency. 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.

Check on Revenue Policies

Commodity prices have not rebounded to past years' highs but your revenue policy may still pay. 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.

Changes in Your Business?

We Need to Know!

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.

Report Yields Immediately This Fall

Be sure to report your 2015 crop yields immediately following harvest. 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.

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.

You should have received your billing already. If you pay in September, you avoid interest charges that begin accruing October 1, 2015.

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

Call us with yield reports, loss claims, and any questions you might have!



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Ask Us: Fire Insurance

We hope none of our customers has a combine fire. However, 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.



Automatic Reviews

A still new automatic review provision for crop insurance says 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. The Geyer Agency recommends gathering those records now to make the review process easier in the event of claims discovered at or before harvest time.

We've Got a New Look

Please take a moment to visit our online home at www.geyeragency.com. Our new website has been reformatted and is now responsive – it will work on any size screen you are using from a PC to tablet to smartphone.

Measure On-Farm Storage

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 2015 harvest results. Give us a call to arrange for measurement soon.