



*Serving Your Crop Insurance Needs Since 1958!*

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## Call If You Discover Loss at Harvest

It has been an uneventful growing season with very few weather events. Yet, crop damage is still a possibility. If you spot an issue during harvest, 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. We get the best results for you when we are notified as soon as you see a claim.

Claims for silage differ than for typical harvest. If you plan to harvest silage, let us know as soon as possible so we are prepared in the event of a claim.

### 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.

Whether cutting silage or combining, stay in touch with Tod and Phil at **The Geyer Agency**. For the best possible results for your claim, documentation and communication will be essential at each stage in the process. You must leave sample strips standing in the field for examination by an adjuster. In larger fields, sample strips will need to be left in several locations.

In situations where 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.



## Revenue Policies May Pay

Later this fall, price per bushel for revenue coverage will be set. Please check our website, [www.geyeragency.com](http://www.geyeragency.com), where we will post the price when available. **Ask us how coverage will work for you this year.**

## Change Happens

### Tell Us About It!

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.

## Automatic Review Reminder

**The Geyer Agency** recommends gathering three years' crop production records now to make the review process easier in the event of significant claims discovered at or before harvest time. This 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.

## Report Yields Immediately After Harvest

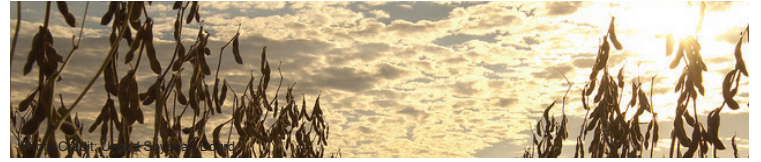
As soon as harvest is complete – even before the combine is cleaned and stored - be sure to report your 2016 crop yields. In the event of spot-checking, you should be prepared to explain how you arrived at your reported harvest totals. It is your responsibility to keep records and report production for each unit separately.

**Reminders:** 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. By paying in September, you avoid interest charges that begin accruing October 1, 2016.

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

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



The Roland L. Geyer Agency  
712-662-7500

Tod Geyer cell  
712-574-2544

Phil Fanning cell  
712-830-3035



PO Box 129  
Sac City, IA 50583-0129

## Measure On-Farm Storage

Due to crop prices, many may be storing last year's crop on their farms yet. 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 2016 harvest results. Give us a call to arrange for measurement soon.

## Fire Insurance Available

Coverage is available for combine fires and **The Geyer Agency** represents companies offering it. Rates are affordable and policies can be written at any time before harvest starts. Give us a call to talk about this peace-of-mind coverage.



## There Where and When You Need Us

Please take a moment to visit our online home at [www.geyeragency.com](http://www.geyeragency.com) where you will find good information, past newsletters, and other resources. We're also happy to see our customers in person. You're welcome to stop by our office at 402 Morningside Drive in Sac City. Email us at [geyerag@longlines.com](mailto:geyerag@longlines.com). Or call **The Roland L. Geyer Agency** 712-662-7500, **Tod Geyer cell** 712-574-2544, or **Phil Fanning cell** 712-830-3035. Thank you!