

A photograph of a sunset over a field of crops, with the sun low on the horizon and rays of light shining through the trees.

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@longlines.com • www.geyeragency.com

See Loss from the Combine? Call The Roland L. Geyer Agency

The 2018 growing season will be remembered for excess moisture in the spring and again as we near harvest. Some drown outs are obvious and other crop stress may be revealed only when you begin harvesting. Call The Roland L. Geyer Agency as soon as you can when you identify any loss. Notifying us of loss **immediately** will help us go to work for you to get the best results from your crop insurance coverage. The sooner you notify us, the better the results will be.

Harvesting silage? If so, let us know as soon as possible to be prepared in the event of a claim as this process is different.

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. Documentation and communication will be essential at each stage in the process in the event of a claim. 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 Could Pay Due to Crop Prices

Expectations of a large harvest are tempered with low prices for crops. The uncertainty created by trade wars and resulting tariffs will affect your bottom line. So while the bushels may be plentiful, income may not be so your revenue coverage may fill the gap.

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 with present low market prices.

We are here to help explain your coverage and how crop prices will affect you.

On-Farm Storage Report

Do you have last year's crop in storage on your farm? **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 2018 harvest results. Give us a call to arrange for measurement soon.

Fire Insurance

Despite the wet conditions, it's important to consider fire insurance. The Geyer Agency represents companies offering this coverage. Rates are affordable and policies can be written at any time before harvest starts. Give us a call to talk about this coverage for equipment and crop loss due to fire.

We Need Your Yield Report Immediately

Please, report your yields as soon as harvest is complete! **Don't put it off!** Report your 2018 crop yields and be prepared to explain how you arrived at your reported harvest totals in the event of spot-checking. 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.



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Sac City, IA 50583-0129

What's New? Report Changes to The Geyer Agency

Changes to your farm business and personally will impact your crop insurance policies. Please let The Roland L. Geyer Agency know as soon as possible if any of these changes have occurred for you:

- Marital status
- Additional acres farmed
- New rental agreements
- New business entities
- Bringing new generations into business
- Farming in new counties

Providing this information helps us get you the best coverage and provide great service. Thank you for taking the time to report changes to your farm business to Tod or Phil!

Reminder

You should have received your billing already. By paying in September, you avoid interest charges that begin accruing October 1, 2018.

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

The 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!