

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
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Who Knows What Harvest Will Reveal?

Harvest 2019 will be late which is not a surprise. However, what is discovered in fields as harvest progresses may be. **Call The Roland L. Geyer Agency as soon as you can when you identify any loss.** Letting us know you have a 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.

Will you be cutting 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.

Stay in touch with Tod and Phil at The Geyer Agency during harvest. Documentation and communication will be essential at each stage in the process in the event of a claim. And remember, 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.

Waiting to Evaluate Policy Options

So many unknowns face farmers this fall from crop prices to tariff implications to EPA-issued waivers impacting the renewable fuels industry. Later this fall, the 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 your coverage will work for you this year with present low market prices. **We are here to help explain your coverage.**

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.

Sizing Up Stored Crop

If you have some or all of last year's crop in storage on your farm, call The Geyer Agency before harvest begins this fall. We will arrange to have an adjuster measure any old crop stored on your farm. This will alleviate any issues with 2019 harvest results. Give us a call to arrange for measurement soon!

Call with Yield Reports Immediately!

Even though harvest will be late, please report your yields as soon as you have brought in the last bushel! Don't put it off! As you report crop yields, be prepared to explain how you arrived at your reported 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.



Reminders from The Geyer Agency

You should have received your billing already. If you have any questions on your bill, we are happy to go over it with you.

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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The Geyer Agency Needs to Know About Your Changes

Changes to both your personal status as well as your farm business 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!



Inexpensive Fire Insurance

The Geyer Agency represents companies offering inexpensive fire insurance. 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.

