



# BUCK AGENCY CROP INSURANCE

Knowing Keeps You Growing

August 2017

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## Acreage Reporting Gift

Now that Acreage Reporting is wrapping up, we will be mailing out color coded & mapped Schedules of Insurance (SOI) as they arrive in our office. Your SOI shows your 2017 planted acres, planting dates, and guarantees. **PLEASE** take the time to review your SOI for accuracy.



**Please stop by the  
Buck Agency Office to  
pick up your complimentary  
soft-sided cooler.**

**Thank you for another  
year of business!**

## Silage Chopping Time Approaching

Please let Buck Agency know if you are planning to chop silage so we can start the adjustment process by turning in a Notice of Loss. Advance notice may give us time to coordinate an adjuster to appraise the acres to be chopped while the field is still standing.



A silage chopping appraisal is considered a hard record and is needed to determine the production of the field.

## MPCI and Crop-Hail Insurance Premiums

	MPCI	Crop-Hail
Billing Date:	September 1st, 2017	October 1st, 2017
Payment Due By:	September 30th, 2017	October 31st, 2017
Interest Accruing On:	October 1st, 2017	November 1st, 2017

**AVOID  
INTEREST!**

Watch for your MPCI and Crop-Hail Premium billing statement in the mail. Payments must be post-marked by the due date to avoid accruing interest.

## Hard & Soft Records & How Long to Keep Them

Good records, both hard & soft, are necessary to show the dispersal of your total production for the crop year and are required if you are randomly selected for a review. Anyone in a \$200,000 loss per crop/per county situation is required to provide records.

Insureds are required to have records for the current year & the three previous years available if selected for a review.

Examples of:	
Soft Records	Hard Records
<ul style="list-style-type: none"> <li>Printed and dated combine monitor records</li> <li>Weigh slips</li> <li>Truck/grain cart load log</li> </ul>	<ul style="list-style-type: none"> <li>Settlement sheets</li> <li>Appraisal records</li> <li>Certified scale tickets</li> </ul>

## Livestock & Records



An adjuster's measurements of stored feed/grain will provide you with a hard record of bushels should a future review be required. Daily feed records provide additional documentation for production verification. If you use feed records to verify production, call us to request a measurement.

## Cover Crops

Cover crops have the potential to benefit the soil. Should you decide to plant a cover crop, be aware that there are 4 zones used to determine when a cover crop should be terminated.

Moody, Lake, Brookings, Deuel, Minnehaha, and all western Minnesota counties fall under zone 3—which indicates to terminate the cover crop at or before planting. If you have further

questions on the termination policy or for information on a county not listed, please call the Buck Agency office.



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*Buck Agency is an Equal Opportunity Provider.*

# Holiday/Training Office Hours

Buck Agency will be closed the following days in August and September: August 21st and September 4th.

## PASTURE-RANGELAND-FORAGE (PRF) CONTRACT DEADLINE

If you are looking to insure pasture or hay ground, give us a call to discuss options. Sales closing for PRF is November 15, 2017.



**If you are planning to comingle 2017 crop with 2016 crop still in bins, please call Buck Agency so we can request a bin measurement.**

### 2018 Wheat Deadlines

Production Reporting (2017 Crop)	Winter	November 14th, 2017
	Spring	
Sales Closing/Cancellation	Winter	September 30th, 2017
	Spring	March 15, 2018
Acreage Reporting	Winter	November 15th, 2017
	Spring	July 15th, 2018

