



BUCK AGENCY CROP INSURANCE

Knowing Keeps You Growing

Fall 2018

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Watch for your MPCl and/or Crop-Hail Premium Billing Statement in the Mail

While your SOI will show your premium summary, expect an actual billing statement in the mail from either QBE NAU or RCIS to arrive the beginning of September. Remember payments must be postmarked by the due date to avoid accruing interest.

MPCl

Billing Date:	September 1st, 2018
Payment Due By:	September 30th, 2018
Interest Accruing On:	October 1st, 20178

Crop-Hail

Billing Date:	October 1st, 2018
Payment Due By:	October 31st, 2018
Interest Accruing On:	November 1st, 2018

Keep Us Informed about your Operation!!

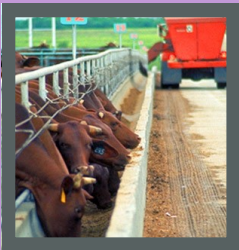
With the harvest season upon us, please keep the Buck Agency Office up to date on your different harvesting methods. It is necessary for you to report to us anytime you plan to destroy a crop in any way, so we can take the appropriate action. This will also help you acquire the needed records. (See Record Keeping Reminders on page 4.)

Cutting Silage or Earlage



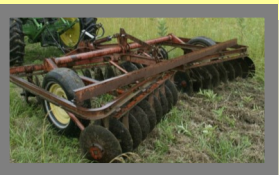
Planning to cut silage or earlage? Advance notice will give us the time to coordinate an adjuster to appraise the acres to be cut while the field is still standing without the need to leave test strips. Silage and earlage appraisals are hard records and used to determine the production of a field.

Piling/Storing Grain to Feed



Before feeding 2018 production, let us know so we can request a production measurement. An adjuster's measurements of stored feed/grain will provide you with a hard record of bushels should a future review be required and are a simpler option than keeping daily feed records.

Working a Drowned or Droughted out Portion of Field



Tilling or mowing an area in a field planted to an insured crop requires permission from your insurance provider. Prior to action, call our office so we can line up an adjuster to look at the acres in question and get approval to proceed with tilling or mowing.

Fall Crop Information



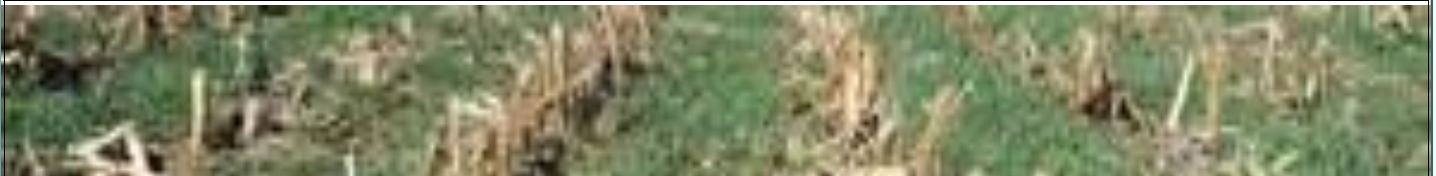
2019 Dual County Wheat Deadlines

Pasture-Rangeland-Forage (PRF)

Production Reporting (2018 Crop)	Winter	November 14th, 2018
	Spring	
Sales Closing/Cancellation	Winter	October 1st, 2018
	Spring	March 15, 2019
Acreage Reporting	Winter	November 15th, 2018
	Spring	July 15th, 2019

Sales closing	November 15, 2018
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A rainfall based policy, PRF id designed to help protect your pasture, rangeland, or forage operation from the risk of forage loss due to the lack of precipitation. Call our office for more information.



Cover Crops

Often beneficial for the soil, cover crops can include grasses, legumes, and forbs and need to be terminated in a timely fashion to satisfy crop insurance requirements. Following NRCS’s guidelines, cover crops planted in the counties of Moody, Lake, Brookings, Deuel, Minnehaha, and Pipestone (MN) are categorized as Zone 3 and **need to be terminated at or before planting**. If you have further questions on the termination of cover crops, please call the Buck Agency Office.

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Buck Agency is an Equal Opportunity Provider.



If you are planning to comingle 2018 crop with 2017 crop still in bins, please call Buck Agency so we can request a bin measurement.

Record Keeping Reminders

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 automatically required to provide records.

Examples of:

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

How long??

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