



Knowing Keeps You Growing

Fall 2019

Watch for Upcoming Bills & Avoid Interest

	MPCI	Crop-Hail
Billing Date:	September 1st, 2019	October 1st, 2019
Payment Due By:	September 30th, 2019*	October 31st, 2019
Interest Accruing On:	October 1st, 2019	November 1st, 2019

***REMEMBER:** Premium is deducted before any check amounts are issued. If your PP claim has already been paid you may not owe any additional premium. If you are waiting on a PP claim, go ahead and pay your premium in full by the due date. Since your premium is paid and your account does not have a pending charge, you will receive your full PP indemnity.

PP Claims Processing

After you file a PP NOL, there is a process that must be completed before you get your indemnity check. Please keep in mind the volume of PP claims for 2019 is large and everyone involved is trying to expedite the process.

1st.	Acres must be turned into Buck Agency so that acreage reports can be completed and keyed. This must be done before adjusters can start the processing the claim. Buck Agency has all acreage reports completed and keyed.
2nd.	Adjusters will finish processing the PP claim and get a <u>signature from the insured</u> . Losses cannot be paid until you have met with your adjuster and signed your claim.
3rd.	The signed claim is sent to the insurance provider for review. Once approved, the indemnity check will be issued and sent to Buck Agency. This process normally has a timely turn around.
4th.	After arriving in the mail, indemnity checks and Proofs of Loss are reviewed in the Buck Agency office and mailed to the insured. It is our goal to complete this in the same business day.

Cover Crop Reminders

- ⇒ Can be grazed, hayed, or chopped for silage **AFTER** September 1st, for the 2019 crop year only
- ⇒ No need to turn in a NOL prior to haying, grazing, or harvesting cover crops
- ⇒ No production to report on cover crops
- ⇒ Need to be terminated at or before planting for the 2020 crop year

Comingling Crops



To practice good record keeping, **before** you can comingling 2019 crop with crops still in the storage from last year, you will need to **request a bin measurement.**

Good Record Keeping is a MUST

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.

See the APH Review pamphlet for more information.

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

* Insured must have records for the current crop year and the prior three crop years.

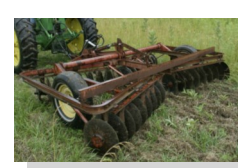
Turn in a NOL when using Alternative Harvest Methods

With the harvest season upon us, please keep the Buck Agency Office up to date on your different harvesting methods. It is necessary to report anytime you plan to destroy a crop in any way (i.e. - chopping, piling feed, tilling drowned out acres...) so we can take the appropriate action.

Advanced notice prior to the destruction of the crop will make the adjustment process go more smoothly and help you acquire the needed records.

We do NOT need a NOL or production turned in on cover crops.

Cutting Silage or Earlage Piling/Storing Grain to Feed Working Insured Acres



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Buck Agency is an Equal Opportunity Provider.