



2025 Billing:	MPCI	Crop-Hail
Billing Date:	September 1st	October 1st
Payment Due Date:	September 30th	October 31st
Interest Accrues*:	October 1st	November 1st

*In some recent years, we have seen a relaxation in the date interest begins to accrue. Take a look at any extra inserts included with your bill for this information.

Options*
Payment

- ⇒ **Mail:** Mailing your payment using the USPS is still an option. Remember that your letter must be postmarked by the due date in order to prevent interest. Keep in mind our local post offices do not postmark our letters anymore, so allow time accordingly.
- ⇒ **NAU:** NAU Country Premium - PO Box 4098 - Carol Stream, IL 60197
- ⇒ **RCIS:** RCIS Billing - RCIS Billing - 3501 Thurston Avenue - Anoka, MN 55303

⇒ **Over the Phone:** A simple phone call will connect you with your insurance provider's billing department. Have your banking information on hand to complete payment process. **Processes instantly if you are getting close to the due date!**

⇒ **Online:** You can use the QR code included on your billing statement to make a payment without setting up an account of any kind. Or use your Farmer Account to make a payment by clicking on the "Billing" button on the top of the page. You will need your banking information ready to complete the payment process.

* Credit cards are currently not accepted as a form of payment.

Notice of Inspection Needed: Silage! Earlage! Wet Corn!



If you are planning to put up crops for feed, please call our office to set up a Notice of Inspection.



An adjuster's crop production measurement counts as a hard record and eliminates the need to keep feed records. A couple days of advance notice will make the adjustment process proceed more smoothly for both you and the adjuster!

Fall Harvest Prices – October Discovery Period

The harvest price, used to determine harvest values, will be established during the month of October and is based on CBOT December futures for corn and November futures for soybeans. To follow the harvest prices use the following website.

<https://prodwebnlb.rma.usda.gov/apps/PriceDiscovery/GetPrices/YourPrice>

Record Keeping

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*

- Printed and dated combine monitor records
- Weigh slips
- Truck/grain cart load log

Hard Records*

- Settlement sheets
- Appraisal records
- Certified scale tickets
- Production Measurements

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

PRF

Pasture, Rangeland, & Forage

A rainfall based policy, PRF is designed to help protect your pasture, rangeland, or forage operation from the risk of forage loss due to the lack of precipitation. Sales closing for PRF is December 1st.



Commingling Crop Years

If you are planning on commingling grain from previous years with 2025 crop, please request a bin measurement prior to harvesting. This production measurement counts as a hard record and will help you maintain records separating the grain in different crop years in the case of a review.

Crop Insurance Guarantees – 72 Hours to Report Loss

Your Schedule of Insurance (SOI) sets out your crop insurance guarantees by section. Revenue Protection (RP) policyholders need to check both their bushel and revenue guarantees when considering a loss situation. Remember that unit structure (optional vs. enterprise) also comes into play when determining if you are eligible for a claim. Losses, as always, need to be reported within 72 hours of discovery, but no later than 45 days after the Harvest Price or the end of the insurance period (December 10th.) **Crop insurance is time sensitive, reporting your production early helps us determine if you have loss in a timely manner.** Please let us help you decide if you are in a claim situation. See insert.

Buck Agency Crop Insurance
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Buck Agency is an Equal Opportunity Provider.