



# BUCK AGENCY

## CROP INSURANCE

Knowing Keeps You Growing

February 2017

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## 2017 Sales Closing Approaches

As the 2017 Sale Closing Date of Wednesday, March 15th approaches, please consider any changes that may be occurring to your farming operation. Keeping us informed is the best way to insure we are taking care of all your insurance needs!

# What is NEW with YOU?

### Sales Closing Considerations:

- Adding/Removing Policy Members
- Change in Marital Status
- Added Land
- New Breaking
- Native Sod (see page 3)
- Written Agreements
- Enterprise Unit Qualifications

Updated 2017 T-Yields			
State	County	Corn	Soybeans
SD	Brookings	156	38
	Deuel	148	36
	Lake	159	40
	Minnehaha	162	43
	Moody	168	43
	Turner	140	38
MN	Lincoln	155	40
	Pipestone	161	43

## Prevented Planting Changes for the 2017 Crop Year

The prevented planting coverage factors have been reviewed and updated for all crops with prevented planting coverage. These changes are part of an effort to ensure that prevented planting coverage factors most accurately reflect the pre-planting input costs of producers. Over time, prevented planting coverage factors may go up or down depending

on input costs.

Corn growers' PP coverage was decreased from 60% to 55% of your production guarantee. Insureds still have the option to elect PF and PT which increase PP coverage by 5 & 10% respectively. These options do need approval from the claim manager. Soybean and wheat PP coverage did

not undergo any changes for the 2017 crop year.

To be eligible for PP the area that was prevented from planting must be at least 20 acres or 20% of the insurable crop acres in the unit. Prevented planting claims cannot be submitted until after the crops final planting date (see page 3 for planting dates).

## Replant Coverage

To qualify for a replant payment, the damaged acres must be at least the lesser of 20 acres or 20% of the insured replanted acres in the unit. Notify us immediately after damage is discovered so that a no-

tice of loss can be submitted. Do not destroy/replant the crop before the damage has been inspected. Once the replant acres have been inspected and permission has been granted for replant, the acre-

age must be replanted to the **same crop**. The replant payment is 8 bushels of corn X projected price per acre or 3 bushels of soybeans X projected price per acre. See us for full replant guidelines.

# New Native Sod Procedures\*

**Definition of Native Sod:** acreage with no record of being tilled for production of an annual crop on or before 02/07/2014 AND on which plant cover is principally native grasses, grass-like plants, forbs or shrubs suitable for grazing & browsing



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Areas made up principally of trees or a farmstead are

NOT considered native sod. Previously, an insured could break out 5 acres or less, per crop, and avoid the native sod penalties. The new language states “when **more than 5 acres** are tilled in the county, **cumulatively across crop years**” benefits will be reduced over the first four years of planting. At least

**half of the acres broke** need to be planted to be considered a year of planting.

The reductions in benefits include:

- a rate yield based on 65% of T-yield or personal T-yield
- no YA
- subsidy reduced 50 points

**\* Please bring to our attention if this applies to your operation.**

## 2017 Earliest and Final Planting Dates

Corn	Earliest Plant Date	Counties	Soybeans	Earliest Plant Date	Counties
	April 10th	Brookings, Deuel, Lake Minnehaha, Moody, Turner		April 21st	Lincoln (MN), Pipestone (MN)
April 11th	Lincoln (MN), Pipestone (MN)	April 26th	Brookings, Deuel, Lake, Minnehaha, Moody, Turner		
Final Plant Date*	Counties	Final Plant Date*	Counties		
May 25th	Brookings, Deuel, Lake, Moody	June 10th	Brookings, Deuel, Lake, Lincoln (MN), Minnehaha, Moody, Pipestone (MN), Turner		
May 31st	Minnehaha, Pipestone (MN), Lincoln (MN), Turner				

\*Crops planted after the final plant date will have a reduction in insurance of 1% per day for up to 25 days. The crop is **uninsurable** past the 25 day window.

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## Crop-Hail Coverage

Stand alone hail insurance liability carries over to June 1st from last years policies, provided that a 2017 application is signed prior to June 1st. EASYhail policy holders' coverage will automatically roll over the previous year's coverage, but anything new will need to be added. **Cancellation of an EASYhail policy must be done by June 1st.** If you are planning on continuing or cancelling your crop-hail insurance, please let us know and we can discuss options.

If you are thinking about signing up for crop-hail coverage for the first time we would be happy to provide you with quotes on various plans. Crop-hail insurance can be purchased throughout the summer.

## Buck Agency Annual Spring Update Meeting



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**Where:** Mad Mary's Steakhouse in Flandreau

**When:** Tues. February, 28th at 12:00 noon *sharp*

Please come and enjoy **lunch** on us while learning about upcoming changes to crop insurance for the 2017 crop year!

### EASYmobility Options:

Busy?? Let us come to you with NAU's EASYmobility app!