



BUCK AGENCY

CROP INSURANCE

Knowing Keeps You Growing

May 2017

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Replant Reminders

1. Replant NOL (Notice of Loss) must be turned in **before** the date the farmer replants.
 - ⇒ Contact our office as soon as the need to replant is discovered (minimally within 72 hours).
 - ⇒ Do NOT destroy/replant the crop before it has been inspected.
 - ⇒ Replant eligibility follows the 20/20 rule. See next page for a explanation of the 20/20 rule.
2. Insureds must get consent from insurance provider (NAU or RCIS) in **advance** of replanting.
 - ⇒ *If insured crop is destroyed without consent and then replanted, no replanting payment can be made and no indemnity payment associated with the acreage initially planted can be made.*
3. An adjuster needs a NOL submitted before they can approve the replant.

Replant Eligibility—20/20 Rule

To qualify for a replant payment, the damaged acres must be at least the lesser of 20 acres or 20% of the insured planted acres in the unit.

Example 1: If an insured has a 130 acre field, he would need 20 acres to be damaged to be eligible for replant, since 20 acres is less than 26 acres (26 is 20% of 130).

Example 2: If an insured has a 70 acres field, he would need 14 acres to be damaged to be eligible for replant, since 14 acres (14 is 20% of 70) is less than 20 acres.

Definition of Practical to Replant:

(Updated for 2017 Crop Year) Our determination, after loss or damage to the insured crop, based on all factors, including, but not limited to moisture availability, marketing window, condition of field, and time to crop maturity, that replanting the insured crop will allow the crop to attain maturity prior to the calendar date for the end of insurance period. It will be considered to be practical to replant within or prior to the late planting period, or on or prior to the final planting date if no late planting period is applicable, unless we determine it is physically impossible to replant the acreage or there is no chance of seed germination, emergence, and formation of a healthy plant.

Replant Payments

Number of bushels x projected price = payment per acre

Crop	Bushels	2017 Projected Price	Payment per Acre
Corn	8	\$3.96	\$31.68
Soybeans	3	\$10.19	\$30.57

Replant indemnities are paid out **after** completing your **Acreage Report**.

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 **before the initial plant** date are NOT eligible for replant.

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.

BUCK AGENCY CROP INSURANCE

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Knowing Keeps You Growing.

Buck Agency is an Equal Opportunity Provider.

Crop-Hail Coverage Renewal is Coming Up!

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 canceling your crop-hail insurance, please let us know and we can discuss options. Crop-hail insurance can be purchased throughout the summer.

Replanting 50 Acres or Less? Try Self Certification!

Here is how it works:

- 1st. File a NOL letting us know you want to self certify.
- 2nd. Once the NOL is filed you have permission to replant **WITHOUT** the need of an adjuster to view field.
- 3rd. Sign some paper work at the Buck Agency Office to get the claims process started.