



POLICY CHECKLIST

At AgQuest Insurance we feel strongly about the details of our policy, by answering a few simple questions you decrease the chance for error or misunderstanding before it becomes a costly mistake.

- Is the Tax Identification number correct for the insured entity?
- Has there been a change in marital status or entity change for the insured?
- Are there any new crops for this year?
- Are the Social Security numbers and spelling of all names for insured, spouse, SBIs correct?
- Will any acres be emerging from CRP this year?
- Will you be adding any new land to your farming operation this year?
- Do you have New Ground Breaking? Is it Natural Sod or Regular Ground Breaking?
- Are you raising food grade or low linolenic soybean? Contact us for coverage options.
- Is the "Named Insured" on the policy correct, matching how crops are sold? ie: LLC, Corp, Partnership
- Is the state and county correct for all crops insured?
- Are all persons with a Substantial Beneficial Interest in the insured entity reflected on the policy? Any additions or deletions?
- Is all the contact information still correct? (i.e. address, phone numbers, etc.)
- Are there any crop share changes?
- Have you acquired, or do you anticipate acquiring, any farm acreage in another county?
- Is there any high-risk ground?

FALL CROP DEADLINE

Forage (Hay) September 30
GRP Forage November 15

FIRST DAY TO PLANT

(If you plant prior to this date, there is no replant coverage)

Corn April 11
Soybeans April 21
Wheat March 21

FINAL DAY TO PLANT

(These are approximate; contact agent for your specific county)

Corn May 31
Soybeans June 10
Wheat May 15

LATE PLANTING

Production guarantee is reduced 1% per day for each day planted after the final plant date, up to 25 days.
Silage only varieties of corn are uninsurable as grain.

SALES CLOSING DEADLINE: MARCH 15TH

- Election Options | New Combo Policy
- Add or delete crops
- New applications
- Request coverage on winter wheat
- Change levels of coverage
- Transfer or cancel existing policy
- Change plans (RP, YP, APH, etc.)
- Request coverage on non-insured crops
- Check 2018 hail coverages

Please contact your AgQuest Agent to make changes. Changes to your policy cannot be made without your signature and is a continuous policy until cancelled in writing.

PRODUCTION REPORTING DEADLINE APRIL 29, 2018

Note: Contact your AgQuest Agent if you currently plant or have planted a specialty bean.

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AgQuest Insurance is an equal opportunity provider.

PREMIUM DEADLINE

- Premiums due in August.
- Interest of 1.25% will attach Oct 1st on any outstanding balances. Payments must be clearly postmarked on or before the last day of the month to avoid interest charge. If not readable it will be marked as date received.

CLAIMS

- If you think you may have a loss, you must notify your AgQuest Agent as follows:
 - ✓ Within 72 hours of discovery, if a loss is anticipated on any unit
 - ✓ No later than 15 days after earliest of the following:
 - Total destruction of the insured crop on that unit (Adjuster must do an appraisal prior to destroying)
 - Abandonment
 - Harvest of the unit (within 15 days after harvest). If you cannot harvest the crop, the deadline to report the claim is by the end of the insurance period (Dec. 10 for corn and soybeans)
- If you intend to commingle old grain with new grain it requires measurement by an adjuster.

REVENUE PROTECTION PRICE DISCOVERY

CEPP CORN	Spring Price Harvest Price	Avg. of Dec. Futures in Feb. Avg. of Dec. Futures in Oct.
CEPP SOYBEANS	Spring Price Harvest Price	Avg. of Nov. Futures in Feb. Avg. of Nov. Futures in Oct.
CEPP WHEAT	Spring Price Harvest Price	Avg. of Sep Mpls. Futures in Feb. Avg. of Sep Mpls. Futures in Aug.

NEW!

YIELD CUP (YC)

- The Cup prevents approved APH yield from decreasing by more than 10% compared to the prior year's approved APH yield.
- AIP's will automatically apply YC unless notified by the insured by the applicable Sales Closing Date

TREND ADJUSTMENT (TA)

- Allows the policy holder with qualifying APH databases in eligible counties to elect to have their actual yield adjusted based on their county's RMA approved trend rate
- Corn for grain and soybeans only
- Trend-Adjusted APH Yield Option is designed to improve accuracy of the estimate of future yields, and allows accurate coverage elections to be made against expected future crop production
- Each county has a RMA approved trend rate
- Option must be elected by Sales Closing Date
- Contact your AgQuest Agent for further details

PREVENTED PLANTING

- Claims must be reported within 72 hours after final plant date
- Preventive plant acres must be listed on your acreage report
- 20 acres or 20% of the unit, whichever is less
- Payment on corn is 55% of bushel guarantee.
- Soybeans is 60% of bushel guarantee
- 5% buy-ups are available for an additional premium, by sales closing date

REPLANT

- 20 acres or 20% of the planted acres in the unit, whichever is less
- AIP may determine that it is practical to replant the 10th day after the final plant date.
- The maximum amount of the payment will be the lesser of 20% of the guarantee or:
 - Corn - 8 bushels x spring price only
 - Soybeans - 3 bushels x spring price only
 - Wheat - 4 bushels x spring price only
 - Sugar Beets - \$110.00/ac multiplied by share
- No replant payment will be made on acreage initially planted prior to the earliest planting date

ACREAGE REPORT DEADLINE: JULY 15TH

- **ACRES & SHARE PERCENTAGES MUST BE CORRECT.** In some cases, FSA certification may be used to verify your report. If, for any reason, FSA certification does not match how proceeds of crop will be distributed, please let us know.
- Farm serial#s should be reported by unit
- You have the option of requesting an Acreage Measurement Service provided by FSA (a charge is applicable). The acres determined by FSA will be used to determine your coverage. We will need a copy of the measurement request as well as your estimated acres by July 15. If the measured acreage differs from what you reported, your acreage report will be revised accordingly.



Toll Free 866-259-3666 | AQInsurance@agquest.net

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Is this your **first** year farming?

You may qualify for **Beginning Farmer Rancher** benefits.