

## DEADLINE: MARCH 15TH

- Election Options | New Combo Policy
- New applications
- Change levels of coverage
- Change plans (RP, YP, APH, etc.)
- Add or delete crops
- Request coverage on winter wheat
- Transfer or cancel existing policy
- Request coverage on non-insured crops
- Check 2015 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

## 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.

# POLICY CHECKLIST



**At AgQuest Insurance we feel strongly about the details of your 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 for the insured entity?
- ✓ 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?

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

## PRODUCTION REPORTING DEADLINE APRIL 29, 2016

711 Front Street | Morgan, MN 56266

  Toll Free 866-259-3666 | 507-249-4000 X6013 | [AQInsurance@agquest.net](mailto:AQInsurance@agquest.net) | [www.agquest.net](http://www.agquest.net)

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 Avg. of Dec. Futures in Feb.

Harvest Price Avg. of Dec. Futures in Oct.

### CEPP SOYBEANS

Spring Price Avg. of Nov. Futures in Feb.

Harvest Price Avg. of Nov. Futures in Oct.

### CEPP WHEAT

Spring Price Avg. of Sep Mpls. Futures in Feb.

Harvest Price Avg. of Sep Mpls. Futures in Aug.

## 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 is 60% of bushel guarantee x spring price only
- 5% & 10% 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
- Insurance company may determine that is practical to replant 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

## ACREAGE REPORT DEADLINE JULY 15

- **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.



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