

**National Crop Insurance Services
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FOR IMMEDIATE RELEASE

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**Farmers unable to harvest urged to contact crop insurance agents
before December 10**

Overland Park, KS – With the wet weather continuing to wreak havoc on the Midwestern corn and soybean harvest, National Crop Insurance Services (NCIS) is urging farmers to contact their crop insurance agent as soon as possible.

“With the ‘End of the Insurance Period’ just around the corner, it is important that farmers submit their notice of loss promptly,” said Bob Parkerson, President of NCIS. (December 10th is the EOIP for most spring-planted crops.) “The ability to manage risk through crop insurance is their best asset when facing the uncertainties inherent with farming.”

Some important reminders for insureds who are facing a delayed harvest:

- Submit a notice of loss with your agent if you have not already done so and request additional time to harvest in order to protect your crop insurance coverage.
- Continue to carry out normal and customary harvesting practices, if possible, utilizing available windows of opportunity.
- Yield-based policies provide coverage for loss of quality (review crop provisions for specifics), reduced yields and revenue losses (if chosen).
- If, for example, you are unable to harvest by the EOIP due to extreme wet or snowy conditions, your crop insurance company may allow additional time to harvest, if:
 - You give timely notice of loss to your agent; and,
 - It is determined and documented by the insurance company that the delay was due to an insured cause of loss; and,
 - You demonstrate that harvest was not possible due to an insured cause of loss; and,
 - The delay was not due to an *uninsured* cause of loss or because you did not have sufficient equipment or manpower to harvest.

“It is important for insureds to document conditions for their acreage and the actions they take in order to receive an accurate claim payment if one is due,” said Parkerson. “We

can't stress to farmers enough the need to contact their agent as soon as possible. Agents are the best resource of information for their insureds, especially during the loss season.”

The Federal Crop Insurance Program

The crop insurance industry insures over 272 million acres and protects \$90 billion in America's food supply. Over 80 percent of the insurable acres are protected. Crop insurance is the key to financial stability for farmers, enabling farmers and ranchers to supply food and fiber to our country despite severe weather and other challenges that impact their business.

The federal crop insurance program is a public-private partnership, the industry and federal government work hand in hand. The crop insurance program is available to all producers on an equal basis and provides the financial stability for farmers and ranchers, including access to capital.

National Crop Insurance Services

National Crop Insurance Services National Crop Insurance Services (NCIS) is an international not-for-profit organization representing the interests of more than 20 crop insurance companies. NCIS member companies write Crop-Hail Insurance; Multiple Peril Crop Insurance (MPCI), the federally subsidized risk management program; and, privately developed crop insurance products totaling approximately \$9 billion in premium, with liability totaling approximately \$80 billion. These companies service all farmers participating in the federal program, including limited-resource and socially-disadvantaged farmers. In partnership with the government, these private companies are the safety net that equitably provides risk management to the American farmer. NCIS members range in size from one-state companies to national writers, as well as foreign company members.

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