

# Crop Insurance in a Wet Fall

By Ray Massey

The wet conditions across Missouri affect crop insurance in two ways. Perhaps of greatest importance to farmers is the impact that the delayed harvest will have on yields and quality of corn, grain sorghum and soybeans. But the wet fall is also impacting planting of wheat covered by insurance.

For spring planted crops, the end of insurance period in Missouri is the date the crop is harvested or abandoned or December 10, whichever comes first. If harvest has not occurred before December 10, the farmer, he needs to contact his insurance company to determine the best course of action. Wet field conditions that hinder harvest is an insured loss. If the farmer has decided not to harvest the crop, an adjuster will appraise the production in the field which will be used to adjust the loss. If the farmer decides that he will harvest the crop after the December 10 deadline and the adjuster determines that the delay is due to an insurable loss (e.g. wet field conditions rather than an inoperative combine), the adjuster can, on case-by-case basis, authorize additional time to harvest the crop. Any subsequent damage to the crop is covered provided that it is determined that the insured has made every reasonable attempt to harvest the crop timely and properly.

When your crop insurance company authorizes additional time to complete loss adjustment, the calendar date for the End of Insurance Period is NOT extend, however,

the insured is given additional time to attempt to harvest the crop in order to settle any loss on the basis of harvested production.

This fall there also is considerable evidence that many fields have grain quality problems. Crop insurance does have a quality adjustment factor for crops with low grade, low test weights, excessive kernel damage, musty or sour odors and the presence of conditions that are injurious to human or animal health (e.g. aflatoxins and vomitoxins). Each quality problem has its own adjustment factor and special conditions for obtaining the adjustment. If you are experiencing quality problems during grain harvest, contact your insurance agent to discuss what you need to do to document the problem. For example, any samples proving high levels of vomitoxin need to be obtained by the adjuster or a disinterested third party rather than by the farmer. Also, samples may need to be obtained while the grain is in the field rather than in storage since crop insurance is for crops in the field rather than for crops in storage.

While perhaps not as pressing an issue right now, prevented planting of wheat may be a concern to some. October 31 is the final planting date for wheat grown north of the Missouri River; November 15 is the final planting date for wheat grown south of the Missouri River. As you can guess, prevented planting provisions within crop insurance are complicated. For example, if you were going to

plant wheat after soybean harvest but have not finished soybean harvest, then whether or not you have a prevented planting claim depends on the maturity of your soybeans on the final planting date for wheat.

Wheat farmers who did purchase insurance prior to the September 30 deadline and have not been able to plant wheat by the final planting date have several options. They can claim prevented planting and get a prevented planting payment equal to 60% of what they would have received had they actually planted the crop and suffered a loss. They can plant late but have their coverage adjusted to account for the late planting. Or they can plant a second crop. Whatever they decide it will affect their indemnities, their coverage on second crops and their production history. Farmers with prevented planting should contact their insurance agent to discuss the impact of various options on their business.

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