



Crop insurance today offers lots of choices...

We can help!

Here's a **Crop Insurance Insight**, brought to you by Rain and Hail.

Replanting

If you have damage to a planted crop that may require replanting, the first and most important thing to do is to notify me. We need to turn in a notice of loss to your crop insurance provider indicating that damage to the crop has occurred that might require replanting. Do this as soon as you discover that damage has occurred.

Do not destroy any of the damaged crop until the crop insurance adjuster has contacted you and given permission for the damaged crop to be destroyed.

The crop insurance company must be able to assess the damage before a replant claim can be paid. If you destroy the planted crop and replant or plant to another crop before the crop insurance adjuster can appraise the damage, the claim will be denied and no replanting indemnity will be paid. Exceptions may not be made even when the original stand remained intact because the insured inter-seeded, replanted alongside the original damaged rows, or left representative sample areas at the insured's discretion.

Replanting for crop insurance purposes means planting the same agricultural commodity on the same acreage for harvest in the same crop year.

If the crop is initially planted before the earliest planting date listed in the crop insurance Special Provisions, the crop will not be eligible for a replanting payment.

Only one replant payment can be made on the same acreage in the same crop year.

Please contact me if you have any questions about the replanting rules, and remember to contact me as soon as you discover that damage has occurred to a planted crop so that a notice of loss can be submitted.

Do not destroy the crop and replant until the crop insurance adjuster has contacted you and given permission.

Crop insurance service and answers from an agent **with a farmer's perspective:**

Walton Insurance Agency
Authorized Rain and Hail Crop Insurance Agent
213 1st Avenue East
Oskaloosa, IA 52577
641.673.8371

Rain and Hail
The ACE Group of Companies

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