

# BE FAMILIAR WITH CROP DAMAGE REPORTING REQUIREMENTS

Crop insurance policies require that written notice be given to your crop insurance agent (by crop by unit (farm)):

- Within 72 hours of discovery of damage or loss
- 15 days before harvest begins \*\*, and
- Within 15 days after harvesting is completed but not later than 10/20 for corn insured as tonnage for silage; 12/10 for grain corn and soybeans
- A pre-harvest yield appraisal is required for most direct marketed crops
- **Don't destroy evidence of damage until a loss adjuster evaluates it!**

**\*\*Prior Authorization by your crop insurance agent is required if you plan to leave sample rows for yield determination:** If loss adjusting workload does not permit appraising damaged crop acreage before you are ready to start cutting silage, prior authorization must be obtained from your insurance company, through your crop insurance agent, before sample row areas can be left for later yield determination. For this reason, *it's important that notice of damage be filed with your crop insurance agent as early as you determine that damage occurred so that harvesting is not delayed.*

**Cutting Damaged Corn for Silage:** If you plan to cut damaged grain type corn for silage, it's important that the grain content be determined before harvesting, regardless of whether you insure on a tonnage or grain yield basis. If you insured on a grain basis, a loss is determined by comparing the revenue or yield guarantee to the appraised yield (times the October CBOT average price for the December contract for revenue protection (CRC)). If you insured and harvest on a tonnage basis and your grain content is below normal (less than 4.5 bushels per ton), the grain content appraisal becomes the basis for quality adjustment which may reduce the amount of silage tonnage that counts against your guarantee.

**BE SURE TO CONTACT YOUR CROP INSURANCE AGENT  
FOR DETAILS**

