

Natural Disasters and Crop Insurance



Severe weather can destroy crops, prevent you from planting or prohibit you from harvesting. To mitigate potentially disastrous effects of bad weather events, producers can purchase federal crop insurance, a safety net which can make the difference that will allow the farm enterprise to continue to operate in the wake of damage.

Whether a producer experiences loss due to a major disaster like a hurricane or more localized weather like hail, there are steps you should take to make sure your crop insurance claim will be filed on time to ensure you receive your indemnity as quickly as possible.

Actions to Take Prior to a Disaster

- Frequently review your policy to make sure you know the eligible causes of loss.
- Ensure your records, including contemporaneous records, are in order and secured.
- Review your schedule of insurance for established production guarantee, insured acres, coverage level, elected options or endorsements.
- Make sure you have your agent/company contact information, including email address, cell phone number, and toll-free numbers.

Actions to Take Post-Disaster

- Contact your crop insurance agent and follow up in writing (keep a copy for your records). Your crop insurance company will arrange for a loss adjuster to inspect your crop. It is your responsibility to contact your crop insurance agent and initiate this process.
- Any time you have crop damage that will adversely affect your yield or crop value, you may be eligible to file a claim. Contact your agent within 72 hours after discovery of damage. The loss adjuster will determine whether your yield or revenue falls below the guarantee stated in your policy.



(Actions to Take Post-Disaster continued)

- If you are still within the window of opportunity to replant your crop, switch to another crop, or if you want to destroy the crop for any reason (such as planting a cover crop), contact your crop insurance agent and let him or her know your intentions immediately. Your crop insurance company must have an opportunity to inspect the crop and release the acres. Destroying your crop before the company releases the acres could result in your claim being denied.
- If, later in the growing season, your crop is destroyed by a hurricane, for example, or if a severe drought has damaged your crop but you intend to take the crop to harvest, you still need to contact your agent within 72 hours of damage. You must continue to care for the crop until harvest or until your company appraises the crop and releases the acreage.



Remember:
Do not destroy your crop or representative samples without clear direction from your insurance company, preferably in writing.

Contact your local Farm Service Agency (FSA) office for information on federal disaster assistance programs.

For more information on USDA crop insurance and risk management, visit the UVM Agricultural Risk Management web site: <http://go.uvm.edu/ag-risk>

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