

Dear Multi-peril policyholder,

September 07, 2011

Do any of your crops look like they may put you in a loss situation? Not sure? If you **suspect** a possible loss and want to **avoid having to leave strips**, please call our office, prior to harvest. All loss claims should be turned in **15 days before** you **harvest** the field. Due to spotty yields it may be hard to predict a bushel loss on some fields. If there is any question don't hesitate to call us, as it is easier to withdraw a claim than it is to submit one after the fact.

If you have a revenue product the harvest price may not be determined until after you have completed harvest. At this time harvest prices may be higher than spring price. We will be tracking the November Soybean and the December Corn prices during the month of October. If the prices in the month of October continue to stay above spring price – your original bushel guarantee will remain the same. However, you will receive the higher price for every bushel you are short. A lower final harvest price will increase the bushel guarantee at which a loss will be triggered. Hard records such as scale tickets, settlement sheets, bin measurements, appraisals, or truck load summaries will be needed to work these losses after harvest.

**If you have any old crop in a bin make sure we measure it before you put new crop on top of old crop.**

**ATTACHED IS YOUR PRODUCTION REPORTING FORM. Please complete the attached form as you complete your harvest. You will need to sign and return this form to us.** Keep in mind that yields may vary from unit to unit. If good records are kept at harvest, we can provide quick and efficient service to you.

***A notice of loss turned in more than 15 days after your harvest is complete may be denied.***

Thank you for your cooperation and the trust you have shown in our agency by placing and keeping your business with us.

Wishing you a safe harvest,  
Janis, Linda, Tammy, Jessie