KIPPES INSURANCE AGENCY, INC.

Serving Since 1988

June 2021

P.O. Box 50
Victoria, KS 67671
Ph. : 785-735-9485
Fax: 785-735-9433

- All-Risk Crop Insurance
- Crop Hail Insurance
- Farmowners Insurance
- Home & Auto Insurance
- Commercial/Business Insurance

Final Plant Dates:
(There may be some counties with different dates so you may need to check with us to check on your final planting date.)

- **Corn - May 25 or May 31 (This depends on the county. If you are unsure, call and we will give you the correct date.)**
- **Grain Sorghum - June 25**
- **Sunflowers - June 25**
- **Soybeans - June 15 or June 20 (This depends on the county. If you are unsure, call and we will give you the correct date.)**
- **Oats - March 31**

Late Plant Period:

- There is a 25 day Late Plant Period for row crops. If you plant after the final plant date, the APH Guarantee is reduced 1% each day up to 25%. After that, the crop is considered uninsurable. (For Corn the Late Plant Period is 20 days.)

Replanting Damaged Crops

Due to recent excessive rain and large hail storms, you may have damaged crops you would want to replant. If this is the case, contact us right away, before replanting, for us to see if you are eligible to turn in a claim. An adjuster will then determine if it is practical to replant. You may be eligible to receive a payment for replant costs.

Kippes Insurance Agency, Inc. strives for excellence when it comes to your insurance needs.

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The Premium Billing Date for Wheat is July 1. Your crop insurance provider will be mailing your statements either a few days prior to July 1 or on July 1 and you will have 30 days to send in your premium due. After the 30 days, interest will attach.

***REMINDER* - Acreage Reporting Date is July 15 for all row crops. We have sent the Kippes Preliminary Acreage Reporting form to you in mid-May. When you return that form back to us we will transfer the information to the company reporting form and send it to you to sign and return. This process gives us all the opportunity to look over the information thoroughly to make sure everything is reported and that there are no errors. All insurable acres must be reported and you also need to submit a signed report even if you have zero acres planted.**
***Note—if you have Silage Sorghum on your policy you will also need to report any Dual Purpose Sorghum even though it is considered as an uninsurable type.**

Wheat Harvest

The Approved Projected Price for Wheat is $4.90. The Harvest Price for Wheat is averaged from June 1 through June 30 and set the 1st week in July. When you are completed with your wheat harvest, we recommend that you send a copy of your production ledgers with the legal description marked for each load to keep in your file. Remember to include the bushels you may have stored for seed wheat or home storage. It is also very important to keep your production separate for each unit and not co-mingle your grain.

Losses

It is very important to notify us timely in case of damage, loss of production or revenue. When there is damage or loss of production, you must give us notice, by unit, within 72 hours of your initial discovery of the damage or loss of production, (but not later than 15 days after the end of the insurance period, even if you have not harvested the crop). For revenue losses - if there is no damage or loss of production, you must give us notice no later than 45 days after the latest date the harvest price is released.
***To prevent delays in a loss situation, please submit your production to us as soon as you complete harvest. We will look over your paperwork to see if you have any production or revenue losses and submit a Notice of Loss if we find there is a possible loss.**

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CROP FIRE PROTECTION FOR WHEAT

-Federal Crop Policies cover you for fire losses caused by lightning only, or by "**an act of God**." Fire losses such as those caused by combines, trucks, and cigarettes are not covered under the Federal Crop Insurance.

-If you have a **crop-hail policy**, fire losses are normally covered up to that dollar amount. This would normally cover you for fire losses caused by other things, not just lightning losses.

-Separate **Crop Fire policies** are available to cover you for fire losses too. Losses covered would consist of fires caused by other acts, not just those caused by lightning.

-The premium rate for Kansas with our company is only **16 cents** per $100 an acre coverage.

-The maximum you can insure wheat in Kansas is $600/acre with our company.

Example:

300 acres of wheat
x$200 per acre fire coverage
$60,000 worth of fire protection

$60,000 worth of fire protection
x 16 cents per hundred
$96 total premium

The above is only an example

-The cost for fire coverage in Kansas is fairly inexpensive, for the amount of coverage one gets.

-If you would like to know more about **crop-fire protection**, please give us a call.

CROP-HAIL COVERAGE ON ROW CROPS

Soon it will be time to start protecting your Corn, Milo, Soybeans and Sunflowers for crop-hail coverage through Kippes Insurance Agency, Inc. There are several plans and options to consider when choosing your crop-hail coverage.

If a farmer already has Federal Crop Insurance through Kippes Insurance, hail damage is a covered peril under that program. There are some farmers who wish to have additional coverage though.

Call us before the storm for a crop hail quote.

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PREVENTED PLANT COVERAGE

Prevented planting coverage provides producers valuable protection in the event they are unable to plant an insured crop by the final planting date or during the late planting period due to an insured cause of loss. When adverse weather prevents planting, a prevented planting payment, if approved, can be made to compensate for the producer's pre-planting costs generally incurred in preparation for planting the crop.

The amount of prevented planting coverage is calculated as a percent of the insurance guarantee the insured would have had for a timely planted crop using Prevented Planting Coverage Factors. For example, if a producer's Grain Sorghum revenue guarantee is $250 an acre, the prevented planting payment would be $150 (or 60% of the guarantee), if approved.

For Crop Year 2021 the Prevented Planting Coverage Factor for Row Crops is 60%.
****The Prevented Planting Coverage Factor for Corn is 55%****

Regardless of the number of eligible acres, prevented planting coverage will not be provided for any acres that do no constitute at least 20 acres or 20 percent of the insurable crop acreage in the unit, whichever is less.

Due to the recent weather and ground conditions, some insureds may end up in a Prevent Plant situation. If you have not planted the crop prevented from being planted before, or with in the four most recent crop years, an intended Acreage Report must be submitted by the Sales Closing Date to establish the PP acreage. The intended acreage report is a report of the acreage an insured intends to plant, by crop, for the current crop year.

Notice Requirements

Insureds are required to provide a notice that they were prevented from planting an insured crop within 72 hours after:

(1) The Final Plant Date, if the insured does not intend to plant the insured crop during the Late Plant period or if a Late Plant period is not applicable; or

(2) The insured determines he/she will not be able to plant the insured crop within any applicable Late Plant period.

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IMPORTANT - Filing a Prevented Plant claim does not guarantee payment. There is specific criteria to qualify. One thing that will be researched by an adjuster is if there are other producers in the surrounding area that are unable to plant due to the same insured cause of loss. It is always best if the producer can get the crop planted, even if it is within the Late Plant Period.