

# SPRING 2020 NEWSLETTER



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## Important Dates to Remember:

- May 29<sup>th</sup>: APH Reporting Deadline
- May 31<sup>st</sup>: Final date for corn, wheat & sugar beets
- June 10<sup>th</sup>: Final date for soybeans
- July 15<sup>th</sup>: Acreage Reporting Deadline

## Working through the Covid 19 Virus Pandemic

Thank you for working with us through this unprecedented time. During this shutdown we've kept our office open by having one person daily in the office to take calls, handle claims, do quotes and follow up on questions.

We have been answering our phones and have been working from home. We've followed the governor's stay at home protocol trying not to hurt service. Now as businesses reopen, we will continue to be safe and handle your business in a professional manner.

Acreage reports can be completed by turning in your FSA 578's or a copy of your map book with planting dates and crops listed on the maps. We can enter the information, have you check it over, sign and return. We can do so much through the mail or electronically. Let's continue to be safe. The deadline for acreage reports is still July 15<sup>th</sup>. We'll let you know if this is extended.

Our office has been closed to the public foot travel but we will follow suit with the governor's plan to reopen but maintain the 6' social distancing and wipe down our counters and desks with disinfectant between meetings. Don't be afraid to get your information to us. We're quite far ahead of last year as most of the planting is done. We've been receiving quite a few 578's through the internet and getting acreage reports done.

Again, thank you for your understanding. Don't be afraid to call if you have any questions. Stay safe, let's make it through this.

David Larson

## Acreage Reporting

You have a lot at stake in making sure your crop insurance acreage reporting is accurate and on time. With the earlier planting dates and the nice spring so far, much of the crop is planted and up as I write this article. Many of you have started to certify at FSA and got step one out of the way. Step 2 is getting us your information to attach your 2020 acreage to your crop insurance.

If you fail to report on time, you may not be protected. If you report too much acreage, you may pay too much premium. If you report too little acreage, you may recover less when you file a claim.

The acreage report is the basis for determining the amount of insurance provided and the premium charged.

An annual acreage report for each insured crop in the county in which you have an ownership share must be submitted to your insurance company (through your agent) on or before the acreage reporting date for that crop. **July 15<sup>th</sup> is the deadline for spring crops.**

The acreage report shows the crops you have planted, acreage prevented from planting, what share you have in those crops, where the crops are located, how many acres you planted, the dates you planted them, what insurance unit they are located on, and the cultural practice followed (i.e., irrigated, double cropped, etc.).

With the COVID-19 pandemic, we are trying to minimize the contact with you and our agents. This is not because we do not want to spend time with you, it is for the safety of our agents and you, our customers. As Dave stated in his article, we are trying to follow the governor's order and limit our risk.

We have been in contact with FSA and they are willing to help both of us out if needed. I have attached a consent form that you can sign if you want. It would allow FSA to release your completed 578's to us via email. They will also have form at your request to sign at FSA if needed. If this does not work for you, we can work out a drop point for you. Once completed, and if nothing changes with the governor's orders, we will be mailing a completed copy to you to mail back to us. Until this all clears, we want to do as much via email and through the post office as possible. Again, we just want to maintain the safety of our employees and our customers.

WHEN EMAILING YOUR 578's, PLEASE EMAIL TO: [LWEIR7468@GMAIL.COM](mailto:LWEIR7468@GMAIL.COM). Like always, please feel free to call with any questions.

Matt Melberg

## 2020 Hail Policies and Auto Crop

As we approach the end of the free look period for most of our Crop Hail carrier's, one thing we need to keep in mind is what type of policy is currently in force. In addition, does this hail policy give value to our plan for the 2020 crop year? Some of the hail policies we sell are BXS10iP which is a deductible based plan that starts paying after the first 10% and a Comp2+ which is a 1 for 1 on the first 10% and then a 2 for 1 to 55% at which is pays 100% of the policy value. If you have an auto crop hail policy, it will continue to roll into the 2020 crop year after May 31<sup>st</sup>.

A lot of questions surround this 2020 growing season and looking at what coverage is in force can bring ease. Consult with one of our agents to discuss what would work best for this season and continue to have a safe growing season.

Matt Larson

## Summer Coverage

Summer is fast approaching. I am sure most of you have had your boats, jet skis, motorcycles and other summer toys checked over, so they are ready for all the summer fun. Have you checked your safety equipment and insurance too?

Make sure to check your life jackets, helmets, and other safety equipment to be sure they still fit properly and do not have any defects that may have shown up with age and wear and tear.

Before you start using your toys this summer or even mid-season, I encourage you to give myself or Andy a call and let us help you check over your insurance coverage to make sure you have the correct coverage for your needs. We can also double check to make sure you are still getting the best value with the insurance you have.

Accidents happen unexpectedly. Let us help make sure you are covered before something happens to you or one of your family members. After an accident is a bad time to discover you do not have the coverage you thought you had.

Also remember the summer heat can take a toll on you. Make sure to drink plenty of water and try to get in where it is cool if you start feeling overheated.

Give us a call at (320) 587-2245 to set up a time to go over your coverage.

**All of us at David Larson Fin. & Ins. Serv. Wish you a safe and fun summer!!**

Craig Schmeling

## Top Farm and Ranch Claims for 2019

In 2019, Nationwide, the #1 Farm Insurer in the U.S. settled over 20,000 farm claims that fell in the following categories.

Fire

Weather, such as wind, hail and lightning

Roadway vehicle accidents

Mobile equipment on farm/on the road

Animal-caused damage

Building collapse

Workplace injuries

On-premises injuries

Theft

Food safety

“Today’s farmers are facing unprecedented challenges – from dealing with impacts of the COVID-19 pandemic to navigating trade challenges, all while they prepare their fields for the season,” said Nationwide Agribusiness president Brad Liggett. “Nationwide has built its reputation as the largest farm and ranch insurer through decades of relationships and hard work to protect agricultural professionals. We hope that sharing this information along with some best practices for risk management will help farmers and ranchers address the risks they do have control over and further boost the safety and efficiency of their operations.”

To help farmers prevent or mitigate the risk of these costly disruptions, Nationwide offers the following tips to protect farms or ranches:

**Fire**

To help prevent or reduce the impacts of fires, ensure working fire extinguishers are present in shop areas and on mobile equipment. You should also confirm that the appropriate electrical service is in place for the environment (grain bins, confinement, etc.) and have a licensed electrician inspect the system as updates are made. Make certain that flammables are stored properly, confirming fuel tanks are located away from structures, and implement regular maintenance and good housekeeping measures for properties and heating units.

**Weather (wind, hail, and lightning)**

When possible, verify that quality building materials are utilized during construction and that proper building maintenance is followed to keep properties in safe condition. To help prevent wind damage to structures, check that screws are used as opposed to nails for the roof and siding fasteners. Protect critical electrical components with lightning surge protection and make sure backup generators are on hand for power outages. Remember to also store equipment and vehicles under cover for protection from hail.

**Roadway vehicle and mobile equipment accidents**

Accidents involving vehicles or mobile equipment tend to be severe losses. Prioritize the safety of drivers by implementing driver training and sharing rural road safety information. For mobile equipment, be sure maintenance is up to date, all operators are trained to use equipment properly, and that safety features, such as lighting and SMV signs, are operational. Avoid moving machinery after dark when possible. It is also helpful to plan routes in advance to anticipate any potential hazards you might encounter like bridge weight limits or slick roads.

**Animal-caused damage**

Livestock operations often experience costly damages resulting from animals escaping and damaging property or being struck by vehicles. Verify that adequate fencing is in place and that it's routinely inspected for damage, especially after storms or high wind events. Daily monitoring of livestock can also help identify potential problems.

**Building collapse**

Building collapse-related claims commonly result from snow and ice buildup on structures, though they also occur with grain bins and other farm structures. To prevent unnecessary weight on structures, implement snow removal plans and be sure to target areas where snow and ice tends to build. You should also maintain the integrity of farm structures by conducting regular truss inspections, including inspections of nail plates and truss bracing, in addition to following proper building maintenance practices. For grain storage structures, make certain that proper grain storage and loading/unloading practices are followed.

**Workplace and on-premises injuries**

Workplace training is critical to ensure the safety of workers and products while protecting your operation from costly interruptions. Confirm training is comprehensive and that adequate safeguards, like machine guarding, spotters, and up-to-date equipment maintenance, are in place. You should also communicate clearly with workers and have an emergency action plan that's ready to be put to use in the event it's needed. On-premises injuries are of concern in agritourism or other situations where people are invited onto the farm. Housekeeping is very important; make sure walkways are even, clear and free from slip/trip hazards. You can also consider limiting public access to hazardous areas.

**Theft**

Even in rural communities, theft of property, mobile equipment and motor vehicles can be relatively common. Restrict public access to properties with locks and gates and use security lighting and camera systems to scare away bad actors. It is also helpful to park equipment out of easy view and remove the keys to any vehicles.

**Food safety**

More and more farm operations are becoming intimately involved in food production to supplement income or create a direct relationship with customers. As with other areas of agriculture, food safety requires strict adherence to training and sanitation precautions. You should also be strict with housekeeping practices to reduce clutter and the chance for contamination. Equipment maintenance is also important to ensure good working order and appropriate cleaning.

Andy Rostberg



227 Main Street South  
 Hutchinson, Minnesota 55350  
 Phone: (320) 587-2245  
 Toll Free: (855) 892-2245  
 Fax: (320) 587-0955

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[www.insuranceservicesminnesota.com](http://www.insuranceservicesminnesota.com)

**\*\*Come talk with one of our specialists for all your insurance needs!**



**CONTACT US FOR:**

AUTO, HOME, FARM, CROP,  
 UMBRELLA, LIFE & BUSINESS  
 INSURANCE

David Larson  
 Crop Insurance Specialist  
[dlarson@hutchel.net](mailto:dlarson@hutchel.net)

Matt Melberg  
 Crop Insurance Specialist  
[mattmelberg@yahoo.com](mailto:mattmelberg@yahoo.com)

Andrew Rostberg  
 Master Farm Certified Agent  
[andrewrostberg@gmail.com](mailto:andrewrostberg@gmail.com)

Craig Schmeling  
 Nationwide, Travelers,  
 Safeco Agent, Crop Insurance  
 Specialist  
[craigschmeling1@gmail.com](mailto:craigschmeling1@gmail.com)

Matthew Larson  
 Crop Insurance Specialist,  
 Nationwide Agent  
[mlarson3244@gmail.com](mailto:mlarson3244@gmail.com)

Lisa Weir  
 Agent, Administrative  
 Professional  
[lweir7468@gmail.com](mailto:lweir7468@gmail.com)

David Swope  
 Crop Insurance Specialist  
[dmswope1@gmail.com](mailto:dmswope1@gmail.com)

Andrea Klakte  
 Agent  
[aklatke@frontiernet.net](mailto:aklatke@frontiernet.net)

I, \_\_\_\_\_, hereby authorize  
 \_\_\_\_\_ Producer Name  
 the Farm Service Agency to release a copy of my 2020 acreage reporting maps and  
 FSA-578 Producer Print to my crop insurance agent

\_\_\_\_\_ at \_\_\_\_\_  
 Agent Name Crop Insurance Company

My agent’s phone number is (please provide if you know this number): \_\_\_\_\_

My agent’s email address is (please provide if you know this address): \_\_\_\_\_

I also authorize this information to be sent unencrypted (not password protected)

**YES NO**

(circle one)

\*\*\*Reminder that this form is only allowed to be signed by the individual (or member of the entity/partnership) themselves and not by a Power of Attorney. If you are acting on behalf of another person for acreage reporting purposes, you will need to obtain that person’s signature in order for FSA to be able to release the information to a third party.

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Date

**To be given to FSA only**