



July 2012

Frequently Asked Questions Crop Insurance & Drought-Damaged Crops

Topeka Regional Office (Missouri)

Notification of Drought Loss

If you think you have a crop loss you need to:

1. Notify your agent within 72 hours of the discovery of damage. A notice of loss can be made by phone or in person. Although drought loss is not immediate, you should contact your agent as soon as you feel a loss is present.
2. Continue to care for the crop and protect it from further damage, if possible.
3. Get permission from the company before destroying or putting any of the crop to an alternative use.

Appraisal of Drought Loss

The insurance company will appraise the crop and assess the loss. You must maintain the crop until the appraisal is complete. If the insurance company cannot make an accurate appraisal, or you disagree with the appraisal, the insurance company can have you leave representative sample areas.

Representative sample areas of the crop must be maintained - including normal spraying and tillage - until the insurance company conducts a final inspection. Failure to maintain the representative sample areas could result in a determination that the cause of loss is not covered. Therefore, no claims payment is due to you.

Once appraised, the crop can be released by the insurance company to be:

1. Destroyed - through tillage, shredding or chemical means; *or*
2. Used as silage or feed - See FAQ below.

Frequently Asked Questions

Q: Once released, may I harvest my corn as silage or feed?

A: Check with your crop insurance agent. In Missouri, the corn can be released, *or* harvested as silage and/or sold as feed. Any grain will be counted as production for your claim.

Q: Can I plant and insure soybeans after my failed corn crop has been appraised and released?

A: Check with your crop insurance agent. Soybeans following corn is generally not a recognized cropping practice and the soybeans cannot be insured unless

agricultural experts indicate it would be a recognized good farming practice.

Q: Can I plant a crop following soybeans that failed to emerge?

A: Check with your crop insurance agent. The soybean crop cannot be appraised until 8 days after the late planting period (or final planting date if no late planting period applies). The soybean crop must also have been planted 15 days before appraisal. The original seedbed must be destroyed (tilled) before the claim can be finalized and the next crop planted.

Contact Us

USDA/Risk Management Agency
Topeka Regional Office
2641 SW Wanamaker Rd., Suite
201
Topeka, KS 66614
(785) 228-5512
(785) 228-1456 (fax)
rsoks@rma.usda.gov

Visit our regional office page at: http://www.rma.usda.gov/aboutrma/fields/ks_rso/

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