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## <u>USDA Reminds Producers Facing Delayed Harvest to Contact Insurance</u> **Agents**

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# Producers can file a Notice of Loss and request more time to harvest

**WASHINGTON, December 6, 2019** — The U.S. Department of Agriculture (USDA) reminds insured producers nationwide who currently participate in Federal Crop Insurance and are facing a delay in harvesting their crop to contact their crop insurance agent and file a Notice of Loss (NOL) by December 10 or the applicable end of insurance period in order to request an extension of time to harvest. Once an extension has been approved, an insured producer needs to harvest the crop at the first feasible opportunity.

"Farmers are certainly struggling this year because of wet weather conditions," said Martin Barbre, Administrator of USDA's Risk Management Agency (RMA). "Producers covered by Federal Crop Insurance that are unable to harvest on time should contact their crop insurance agent as soon as possible to file a notice of loss."

Insured producers must file a NOL and request an extension of time to harvest before the end of the insurance period, so that crop insurance claims are settled based on the amount of harvested production. For crops such as corn and soybeans, the end of the insurance period is December 10. For other crops, please contact your

crop insurance agent.

Once an insured producer contacts their crop insurance agent to file a NOL, the Approved Insurance Provider (AIP) should allow additional time to harvest, on a case-by-case basis, when all of these conditions are met:

- The insured producer gives timely NOL to his or her crop insurance agent.
- The AIP determines and documents that the delay in harvest was due to an insured cause of loss.
- The insured producer demonstrates that harvest was not possible due to insured causes, such as wet conditions preventing access to the field with equipment or that harvesting under such conditions would damage equipment.
- The delay in harvest was not because the insured producer did not have sufficient equipment or manpower to harvest the crop by the end of the insurance period.

When an AIP authorizes additional time to harvest:

- The end of the insurance period is not extended. Rather, the insured producer is granted additional time to attempt to harvest the crop in order to settle any crop insurance claims based on the amount of harvested production.
- Any additional damage to the insured crop during the extension period is covered, provided it is due to an insurable cause of loss, such as excessive moisture.
- The insured producer's crop insurance policy will cover loss of quality (as specified in the applicable Crop Provisions), reduced yields, and revenue losses if revenue coverage was elected.
- The cost of drying the harvested crop is not covered.

#### More Information

More information on requesting assistance due to <u>delayed harvest</u> is available on RMA's website. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the <u>RMA Agent Locator</u>. Learn more about crop insurance and the modern farm safety net at <u>rma.usda.gov</u>.

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