

Fumonisin

Does crop insurance cover losses to a crop that has been impacted by Fumonisin?

Yes, the Federal crop insurance program does allow for quality adjustment when a crop is impacted by Fumonisin. Generally, the insured's production to count will be adjusted for levels of Fumonisin (2.1 and above) resulting from an insurable loss.

At what point will my crop be eligible for quality adjustment for Fumonisin?

The U.S. Food & Drug Administration has no published action levels or use restrictions for crops with 0 to 2.0 parts per million (ppm) of Fumonisin. Therefore, quality adjustment is allowed for Fumonisin levels above 2.0 ppm.

What should I do if I think my crop has Fumonisin?

If you think that your insured crop may have Fumonisin, contact your crop insurance agent before you harvest the grain, put the grain in storage, or deliver it for sale.

Why is it important that I contact my agent? What role will they play?

If you believe Fumonisin has impacted your crop due to an insurable cause of loss, the agent's responsibility is to file a Notice of Loss and forward it to the Approved Insurance Provider (AIP), where a loss adjuster will be assigned to the claim.

What are the sampling requirements for Fumonisin?

Samples of the crop from each load of grain delivered must be obtained by the loss adjuster (or approved disinterested third party authorized by the AIP) prior to the production entering storage. This is to allow quantitative analysis of the samples to be performed by an approved testing facility. AIPs are allowed to authorize, the elevator, processor, or other facility to take sample(s) that can be sent to an approved testing facility in order for the damage from Fumonisin to be considered for quality adjustment and claims purposes. The AIP can also allow the elevator to submit the samples directly to an approved testing facility. Samples must be submitted to an approved testing facility for insurance purposes within 4 days from the sample(s) being pulled.

Are separate samples for each load of the crop necessary for testing?

Separate samples taken from each load of the crop from a unit maybe combined into one sample for quantitative testing purposes.

Where can I have my corn samples tested for crop insurance purposes?

For Federal Grain Inspection Service approved testing facilities visit: [Official Service Providers Listing](#)

Is the Office of the Texas State Chemist an approved third party for testing in Texas?

Yes, [MGR-17-015](#), allows elevators certified by the Office of the Texas State Chemist as approved testing facilities for crop insurance purposes. Approved testing facilities for One Sample Strategy can be found at: [One Sample Strategy](#)

What should I do if my corn has higher than FDA maximum allowable levels of Fumonisin?

If your crop has Fumonisin levels in excess of the maximum amounts allowed due to concerns for human and animal health and you destroy the crop in an acceptable manner, your claim will be completed using zero production to count in accordance with procedure. The FDA, or another government agency, may require the destruction of crops with Mycotoxin levels more than maximum amount allowed. Prior to the destruction of an insured crop, contact your AIP for acceptable methods of destruction.

How are my quality adjustment discount factors established?

Quality adjustment discount factors can be established using a Reduction In Value (RIV) if delivered directly from the field or put in commercial storage and the crop is sold to a disinterested 3rd party no later than 59 days after the calendar date of the end of insurance period. An RIV simply reflects the discount you receive in the sale of your crop resulting from Fumonisin and other allowable quality deficiencies. An RIV is the difference of what you received for the sold production compared to the local market price for the crop on that day. Your loss adjuster will discuss your particular quality adjustment discount factor depending upon the Fumonisin levels of your crop and the final disposition of your crop (e.g. sold versus unsold, etc.).

If I have questions about the process. Who should I contact?

Your crop insurance agent, loss adjuster and Approved Insurance Provider can provide further assistance if you have questions. The RMA Regional Office may also assist and they can be found at the following link:

[Regional Office Page](#)