USDA Risk Management Agency
U.S. DEPARTMENT OF AGRICULTURE

Delayed Harvest-Wet Conditions

Fact Sheet

Extremely wet or snowy conditions can delay your harvest. In some cases the moisture content is so high the crop cannot be physically harvested with normal harvesting equipment.

Actions You Can Take

- Contact your crop insurance agent and report a loss.
- Tell your agent that your harvest is delayed because of bad weather.
- Continue your normal and customary harvesting practices, if possible.
- Document conditions for your acreage and the actions you take so you can receive an accurate claim payment, if one is due.
- You may request an extension of time to harvest if you are unable to harvest by the calendar date for the end of the insurance period. You must harvest your crop during the extension period if a window of opportunity arises. If you do not, the approved insurance provider will appraise the acreage at that time and finalize the claim based on that appraisal. Damage occurring after the window of opportunity to harvest is uninsurable.

Coverage

Your crop insurance policy will cover loss of quality (as specified in the crop provisions), reduced yields, and revenue losses if you chose revenue coverage. The cost of drying the harvested crop is not covered.

End of Insurance Period

The end of the insurance period is October 15 for potatoes in some areas, October 31 for spring-planted wheat and barley for most areas; November 15 for sugar beets in most areas; and December 10 for most spring-planted crops, including corn and soybeans. The specific date is found in your crop provisions and is a contractual date that is not extended by the Risk Management Agency. Read the crop provisions in your policy to be sure of the date.

Additional Time to Harvest

The Risk Management Agency's procedures (Loss Adjustment Manual Standards Handbook, FCIC 25010) allow your crop insurance company to authorize policyholders, on a case-by-case basis, more time to attempt to harvest so claims can be settled based on harvested production. Your approved insurance provider may allow additional time to harvest when the following conditions are met.

- You give timely notice of loss to your crop insurance agent;
- Your approved insurance provider determines and documents that the delay in harvest was due to an insured cause of loss;
- You demonstrate to your approved insurance provider that harvest was not possible due to insured causes; and
- The delay in harvest was not because you did not have sufficient equipment or manpower to harvest the crop by the end of the insurance period.

When your approved insurance provider authorizes additional time to harvest, the end of the insurance period is not extended. Rather, you are granted additional time to attempt to harvest the crop in order to settle any loss based on harvested production. Any additional damage to your crop (by an insured cause of loss) during the extension period is covered. Any avoidable production loss will be charged as an appraisal against the guarantee in your policy. Please be aware that if there is significant snow cover, if the crop is under water, or if extreme wet conditions exist, your approved insurance provider should not (and is not required to) perform final inspections when conditions make it impossible to obtain accurate appraisals.

Where to Buy Crop Insurance

Contact a crop insurance agent to see how Federal crop insurance can meet the specific needs of your operation. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at rma.usda.gov/agent-locator.

More Information

Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their RMA Regional Office.

RMA fact sheets give only a general overview of Federal crop insurance programs, not complete policies. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

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