

June 2011

**2011
CROP HAIL
NEWS**

****Claims****

Crop Hail policyholders are required to notify their company of hail damage within 10 days of the loss according to policy provisions, except tobacco which is 48 hours.



Crop Hail

AFBIS, Inc.

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Benefits of Crop Hail Coverage

Relatively inexpensive. Consider reinvesting the premium savings from an EU (Enterprise Unit) MPCl policy to a Crop Hail Policy. Hail is one peril that can reduce production on some acres while not having an impact on the EU guarantee.

Coverage can be purchased in \$100 increments. The underwriting limits vary by state. If a producer would like to purchase additional coverage, please call a Crop Hail Underwriter at 1-800-662-5142, ext. 6935.

A producer does NOT have to place coverage on all acres of a commodity. For example, if a producer has 800 acres of Corn in the county they can "pick and choose" the acres to be covered.

Crop Hail coverage can be placed any time during the growing season.

Cash discounts available.

Tips for New Crop Hail Applications

1. Have all information available to help the applicant before they arrive at your office.
2. Please call underwriting before the application arrives at your office to address any questions you may have.
3. Review Crop Hail Manual for any changes for the 2011 crop year.
4. Check rates and policy form codes available for crops to be insured.
5. Applications must be signed, date and time recorded by the agent.
6. Please be sure checks are filled out correctly.

2011 On-Line Rewrite of 2010 Hail Policyholders

Please use the 2010 Policy number when renewing coverage for 2011. If you can't locate the policy when doing the web entry, please call any of the underwriters and they'll help you! This will keep our New/Renewal information accurate and takes just seconds to do so.

Binding Crop Hail Coverage CO-MI-MO-MT-WY

Remember to fax, email or phone the CH app on which you've bound coverage. If you have any issues with on-line entry or faxing after hours, please call and leave us a phone message advising the name of the client and other pertinent app information. Fax 701/476-6944

2011 Crop Hail Early Issued Policies

We have many insureds who took advantage of early season cash discounts to renew their coverage. PLEASE check with them once the crops are planted. Be sure the crops and acres on the declaration are actually what they planted and the coverage is adequate. Weather may have contributed to changes from the original planting plans at the time the original app was signed.

Reporting Bound Crop Hail Applications

Agents must submit all written bound applications each day. The application must be entered on-line or faxed to 701/476-6944 unless it is mailed to FRO the same day it is written and signed by the insured.