

Delayed Harvest: Wet Conditions

November 2009

Extremely wet conditions are delaying harvest of sugar beets, potatoes, cotton, corn, and soybeans. In some cases the moisture content is so high the crop cannot be physically harvested with normal harvest 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 **must** harvest your crop during the extension period if a window of opportunity arises. If you do not, the crop insurance company 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

If you are unable to harvest by the calendar date for the end of the insurance period because of

extreme wet or snowy conditions, you can ask for more time to harvest beyond the end of the insurance period calendar date from your crop insurance company.

The end of the insurance period is December 10 for most spring planted crops; November 15 for sugar beets in most States and counties; and October 15 for potatoes in some areas. 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.

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.

Additional Time To Harvest

Your crop insurance company may allow additional time to harvest when the following conditions are met:

- (a) You give timely notice of loss to your crop insurance agent;
- (b) The crop insurance company determines and documents that the delay in harvest was due to an insured cause of loss;
- (c) You demonstrate to the crop insurance company that harvest was not possible due to insured causes; and

- (d) The delay in harvest was not due to uninsured causes of loss nor because you did not have sufficient equipment or manpower to harvest the crop by the end of the insurance period.

When your crop insurance company 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, the crop insurance company should not (and is not required to) perform final inspections when conditions make it impossible to obtain appraisals accurately.

Contact Us

United States Department of Agriculture
Risk Management Agency
1400 Independence Ave., SW, Stop 0801
Washington, D.C. 20250-0801

TEL: (202) 690-2803

FAX: (202) 690-2818

Web site: <http://www.rma.usda.gov>

Email: RMA.CCO@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at:
<http://www.rma.usda.gov/pubs/rme/fctsht.html>

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write to: USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.