

Harvest Loss

If at any time you intend to do any of the following **please notify your agent of your loss within 72 hours of discovery of damage so they can submit a loss for your policy. Consent must be obtained from Crop Risk Services (CRS) before you:**

- Destroy any of the insured crop that will not be harvested
- Put the insured crop to another/alternative use
- Abandon any portion of the insured crop

Once a loss notice is submitted by your agent, a CRS adjuster will be in contact with you within 24 to 48 hours to:

- Discuss your intended use for the first crop insured acreage
- If applicable, authorize you to leave Representative Sample Areas (RSA) Strips
- Once authorized by a CRS adjuster, the remaining released first crop insured acreage (not including RSA strips) may be put to another use.
- Setup an appointment to appraise the first crop acreage

Production for the acreage released will be determined from appraisals from the RSAs (without adjustments for quality if at the time the crop acreage is released, the crop is immature), unless the insured fails to comply with the RSA requirements.

Representative sample area (RSA) strips requirements:

- RSA strips must not be less than 20 feet from the edge of the field.
- RSA strips must be at least 10 feet wide the entire length of the field.
- You will need to leave at least the minimum # of representative RSA strips per field determined by the adjuster:
- One RSA strip is required for the first 10 acres in the field you intend to put to another use and an additional RSA strip will be required for each additional 40 acres.
- For example: If you were to destroy 115 acres you would have to leave 4 RSA strips (1 required at 10 acres, 50 acres, 90 acres, 130 acres)
- Once RSA strip areas are established you must not move the selected sample areas, and you must care for the RSA strips in the same manner as if they were to be harvested. If the first crop acreage that is released is going to be grazed, RSA strip areas must be protected by fencing or an equally effective barrier that is acceptable to CRS. The fencing/barrier must remain in place until completion of appraisal.

Options for indemnity payment on first crop acreage are based on your second crop intentions. At the time of initial authorization to release acreage, the adjuster will go over these options with you, and your multi-cropping intentions will need to be declared at this time.