

Weather conditions this year have been conducive for the development of vomitoxin in Wheat. If you have vomitoxin in your grain please keep the following in mind.

What is the first step I must take if I believe I have vomitoxin?

Contact your crop insurance agent to have a harvest loss setup with “Mycotoxin” listed as the cause of loss. After this a Crop Risk Services Representative will be in touch with you to go over the options for sampling your grain.

What are my options for having grain sampled?

- Have a sample taken from the field prior to harvest by the adjuster
- Have a sample taken from the bin by the adjuster if farm stored
- Have a sample pulled from each load taken to the elevator (either by the adjuster or by the elevator if authorized by the AIP. Samples must be picked up by the adjuster or sent by the elevator to an “Approved Testing Facility”
- The adjuster may also authorize you to leave RSA (Representative Sample Areas) to be sampled by the adjuster at a later date

*Samples must be obtained prior to production entering commercial storage

*The insured is responsible for the cost of each vomitoxin sample

Vomitoxin	Discount Factor
.1 - 2.0 ppm	0.000
2.1 - 3.0 ppm	0.185
3.1 - 4.0 ppm	.268
4.1 - 5.0 ppm	.352
5.1 - 10.0 ppm	.450
10.1 ppm & above	See C3 below

How may production be adjusted for quality due to vomitoxin?

Vomitoxin Range 2.1-10.0 ppm

- Production sold to a disinterested third party prior to 60 days after the calendar date for the EOIP (End of the Insurance Period), the DF (Discount Factor) will be the sum of all RIVs (Reduction in Value) applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price.
- For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the DF Chart (left) (unless you elect to delay settlement as specified in the General Statements above) added to the applicable DFs included in sections A or B2 of the applicable Special Provisions.
- Unsold 60 days after the calendar date for the EOIP, fed, utilized in any other manner, or is sold to other than a disinterested third party, the DF will be the applicable DFs shown in the DF chart (left) added to the applicable DFs included in sections A or B3 of the applicable SPOI (Special Provisions of Insurance)

Vomitoxin Range 10.1 ppm and above

For production that has a Vomitoxin level in excess of 10 ppm a claim **will not be completed** until all such production is sold, fed, utilized in another manner or destroyed. An automatic 30 day extension will be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed utilized in any other manner or destroyed. On the date of final adjustment for the unit the following DF will apply:

- The RIV applied by the buyer due to all insurable quality deficiencies, and that value divided by the local market price for production sold to a disinterested third party
- .500 for production, fed, utilized in any other manner, or sold to other than a disinterested third party. No other DF from section A or B of the applicable SPOI will be included.
- If production qualifying under Section C4 is destroyed in a manner acceptable to us, the DF will be 1.000. For production not destroyed in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C. of the applicable SPOI.

*This is a brief overview and is meant to serve as a guide. All claims are subject to policy provisions. If you have specific questions relating to your area please contact your agent.