

IMPORTANT NOTICE TO POLICYHOLDERS

CROP RISK
SERVICES



Claims Involving Severe Wildlife Damage, Insect, Disease, or Weed Infestations

When the Crop Provisions include wildlife, insect, disease or weed infestations as an insurable cause of loss, damage from those issues will generally be considered unavoidable (insured) the first crop year such damage occurs, if you were unaware of the condition at the time of planting.

- If it's determined you were, or should have been, aware of the wildlife presence, insect, disease or weed infestation at planting time but did not follow recognized Good Farming Practices (e.g. crop rotation or soil treatment practices), or recognized wildlife control measures, some or all of the loss will be considered to be an avoidable (uninsured) cause of loss.
- If Agricultural Experts in the local area recommend that an existing disease resistant variety should be planted, and you don't plant such variety, the disease damage will be considered an avoidable (uninsured) cause of loss, even in the first year of such damage.

Damage due to wildlife, insect, disease or weed infestations that occur on the same acreage in subsequent crop years will be considered avoidable (uninsured) unless recognized Good Farming Practices or recognized wildlife control measures have been followed.

You are encouraged to contact the local county extension office to obtain their Agricultural Expert recommendation for treating or eradicating the infestation or the state conservation department to determine whether there are any recommended control measures for wildlife on agricultural crop acreage. Your loss adjuster may request information to support the cause of loss and any control measures taken.