

# Farmers With Damaged Crops Must Call Insurance Agent

**BENTON, MO.**

**F**armers with flood-damaged fields should contact their crop insurance agent while waiting for waters to recede and fields to dry, said a University of Missouri Extension agriculture business specialist.

“Don’t wait for your agent to contact you,” said David Reinbott, extension agriculture business specialist in Benton. “Contact your agent and then keep in contact with the agent to make sure your case file doesn’t get buried in the paperwork shuffle.”

Due to the extent of flood damage, many farmers will be filing claims, which will likely bog down the system, Reinbott said. “Insurance personnel will be overtaxed, and it’s going to be challenging to service all their clients in a timely fashion.”

After notifying your insurance agent, there are ways to stay ahead of the game and increase your chances of a timely insurance payment, Reinbott said.

Request that your insurance adjuster assess your losses and damage as soon as possible. “You can’t replant or do any other practices until the adjuster sets the damage losses,” he said.

The agent will need to visit the property, take photos and fill out paperwork before processing any claims. To avoid delays, make sure your insurance file with your agent is complete. This may be as simple as calling your agent to inquire.

“You don’t want the adjuster to come out and be unable to complete the paperwork because information is missing with respect to planting date, land description or something else needed

to determine your insurance indemnity,” Reinbott said.

“Frequently, farmers sign up for insurance before any soybean or corn acres are planted,” he said. “They would have needed to get back to their agents and reported the dates they planted. But some farmers haven’t even planted corn or soybeans for the first time because it’s just been so wet this spring.”

Next, visit with your insurance agent to clarify planting, replanting or prevented-planting options.

“For example, if you plant a cover crop and you harvest some of that cover crop before Nov. 1, you would lose some of your insurance coverage,” Reinbott said. “If you don’t harvest and just leave it there as a cover crop, you would still get your full insurance payment. So it’s important to clarify these details with your agent.”

Finally, keep clear and accurate planting records. “This will be particularly valuable if planting occurs following the final full-coverage planting date,” Reinbott said.

While sorting out crop insurance issues might be difficult this year, farmers may still have options for planting or for revenue assurance programs that help financially in cases of delayed planting or crop loss, Reinbott said.

“Things are more difficult this year because flooding occurred later in the year. But if flood waters recede and there’s not too much land damage, it may be possible to go back and plant soybeans,” Reinbott said.

The most important thing right now is to communicate, Reinbott said. “Don’t make any decisions before contacting your insurance agent.” Δ