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▶ Volume 10, Issue 4

Dick Sims Agency, Inc.

Crop Insurance Specialists...

since 1953

CRC/RA 2009 Prices...

Corn - \$4.04/ BU.
Beans – \$8.80/ BU.

Important Dates

Sales Closing Date Wheat/Mint	9/30/2009
Wheat and Mint Acreage	11/15/2009
RA Harvest Price for Soybeans..	Oct. ave. Nov. CBOT
CRC Harvest Price for Soybeans..	Oct. ave. Nov. CBOT
RA Harvest Price for Corn...	Nov. ave. Dec. CBOT
CRC Harvest Price for Corn...	Oct. ave. Dec. CBOT
End of Insurance (last day to turn in claims)	12/10/2009

How to help your adjuster *help you* at claim time

Given the growing conditions and the price activity on corn this year, we expect more claims than usual this fall. Since your insurance coverage is a contract with certain requirements for both you and the company, this is a good time to review your duties in the case of a possible claim.

- 1) Your 1st duty was to accurately report all acres of insured crops in a timely fashion. (Hopefully that already happened)
- 2) Protect crop from further damage by providing sufficient care;
- 3) Give timely notice of potential loss; (see dates section to the right);
- 4) Leave representative samples intact if Crop Provisions and circumstances dictate;
- 5) Cooperate with company adjusters to establish your total production or total revenue. (Even though you may have a policy where all corn or beans are aver-

aged together to determine final indemnity– we strongly encourage keeping production separate as much as possible)

- A) This will include asking for a free measurement, from crop insurance, to establish any grain left in storage from a previous year that will have new grain co-mingled on top of it.
- B) Typically, weigh wagons that print out are acceptable load records.
- C) Combine yield monitor records that are printed may be acceptable load records, but in both cases all the non-marketed stored grain will need to be reconciled to such records.

The preceding are general guidelines , but as interpretations of the actual policy contract can vary, you should always call to communicate directly with claim personnel as early in a claim situation as possible.



Fall Crop Prices

?	Wheat MPC1	\$5.20/BU
?	Wheat CRC	\$5.29/BU
?	Spearmint	\$16/LB
?	Peppermint	\$23/LB

“Live your life so you would not be afraid to sell the family parrot to the town gossip.”

-Will Rogers

Great Ag offers EFT Claim Payments and Online Billing

Moving into the 21st century seems to be more computer friendly for the tech savvy farmer.

Electronic fund Transfer (EFT) claim payments are now available to customers for both MPC1 and Crop Hail with Great American Insurance.

Electronic Claim Check is not available for claim payments that contain an Assignment of Indemnity and/or Transfer of Coverage.

A Request of an Electronic Payments

form may be completed by the policyholder and returned to the Cincinnati office or it may be completed and submitted online at greatamericancrop.com. The electronic submission is sent directly to the Crop Accounting email box. An email address is recommended but not required. This would allow them to notify the policyholder of the timing and amount of the claim payment. Funds are deposited within one business day of the completion of the claim

processing.

Online Bill Payments is another tool available to the policyholder. There are two options: Crop Quick Pay (one time payments) and Crop Payment Manager, which would allow viewing of billing statements and setting up payment plans or automatic payments.

If a policyholder does not have access to a computer they can call a Customer Service Representative who can make the online payment for them.

Contacting us...

- ? Our office is S. off OLD US 24E - 4301 Grand Prix Drive in Logansport
- ? Mail to : P. O. Box 8, Logansport, IN 46947
- ? Our phone 574.737.7467 (Steve's cell 574.721.6499)
- ? Our Toll Free Number is 1.888.566.7467 (566.SIMS)
- ? Our web site is www.dicksimsinc.com
- ? Our e-mail is agency@dicksimsinc.com

Reminder All crops of economic significance must be insured to retain eligibility for the new government disaster program SURE. If you will be raising Wheat or any other fall crop, and it is not already insured, let us know prior to September 30th to keep you in compliance with this program.

Keep Safe this season! Harvest Safety for the entire family:

- ? Carry out pre-season maintenance and repairs several weeks before harvest.
- ? Clear plugged equipment after the power is turned off.
- ? All guards and shields should be secured before equipment is started.
- ? Wear comfortable close-fitting clothing, including sturdy protective shoes.
- ? Kids are a "no-no" around machinery.
- ? Always let someone else know where you are. Check in regularly.
- ? Keep children off grain transportation equipment.
- ? Avoid sleep deprivation and extreme physical exhaustion.
- ? Drugs and alcohol can impede safety.



Harvest can be a great and productive time before the holidays if it's a safe one.

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Fall Marketing Update
 Featuring Mike Silver

When: Thursday Sept. 24th 6:30PM
Where: Our office Meeting Room
New Location (this time only)
 4301 Grand Prix Drive (see map)

Attention ! Change of Venue For September 24th Marketing Meeting

