



## Diplodia and Crop Insurance:

Diplodia is a mold in corn that can cause low test weight and/or kernel damage. Diplodia is not listed as a toxin for crop insurance purposes, therefore it will be treated the same as other normal discounts such as test weight, moisture, kernel damage, etc. However, if any toxin is found in the grain in question, samples can only be taken in the field or from the conveyance from the field. Once stored, grain with toxins cannot be discounted.

Settlement/summary sheets from an elevator should reflect the Diplodia in the test weight and kernel damage that is listed. The deductions for low test weight and kernel damage may be found in the Special Provisions of Insurance (SPOI). The special provisions allow for deductions for test weight below 49 pounds and kernel damage higher than 10%.

If an elevator on the approved RMA list rejects the delivery, the insured must get a written letter of rejection. In addition, we ask that the load be taken to two more approved elevators. If both elevators reject the load(s) and provide written rejection letters, an attempt must be made to find a salvage buyer. Great American Insurance may provide a list of salvage buyers. In the event that no disinterested third party will accept delivery of the damage grain, the insured may choose to destroy the crop. A Great American Insurance adjuster must be present to witness the destruction of the crop. As a reminder, the production for APH purposes will be zero for this crop year.

For bin storage, samples will be taken from all stored grain and blended. The Great American Insurance adjuster will have an approved elevator evaluate the sample for possible damage. The damage found on the sample will be used to help finalize any loss that may arise.

If damage is high enough to cause a claim, it must be reported as harvest loss, the earlier of 15 days after completion of harvest, or December 10<sup>th</sup>, the end of the insurance period.

If you have additional questions, please contact our Claims Department at 800-345-1065.

Sincerely,

Great American Claims Department