



United States Department of Agriculture
Risk Management Agency

November 2007

2008 COMMODITY INSURANCE FACT SHEET

Crop Insurance and Aflatoxin Montana, North Dakota, South Dakota, Wyoming

If you suspect your insured crop has aflatoxin, contact your crop insurance agent **before** you put the grain in storage or deliver it for sale. Crop insurance adjusters are to obtain samples for mycotoxin testing from selected representative sample areas of the fields. The adjuster will submit the samples to an insurance provider approved testing facility for aflatoxin verification. The impact of high levels of aflatoxin on producers varies from a discount in price to the requirement to destroy the grain altogether.

Aflatoxin losses are an insurable cause of loss as long as the grain is tested before being moved into commercial or onfarm storage, or the insured has arranged with the insurance provider to leave representative areas of unharvested crop from which the adjuster can obtain samples for aflatoxin testing.

Insureds should notify their insurance agent if their grain is suspected of containing aflatoxin before harvesting and/or placing harvested grain in storage. Because mold can worsen in storage, losses attributed to farm storage or that cannot be determined because proper testing was not completed, are not covered under the crop insurance policy.

Crop insurance adjusters are to obtain samples for mycotoxin testing from the selected representative sample areas of the fields. The adjuster will submit the samples to an insurance provider approved testing facility for aflatoxin verification. Testing facilities must meet all the following criteria to be considered "approved testing facilities."

1. The facility must be able to perform quantitative tests on grain, itemizing results in parts per million (ppm) and parts per billion (ppb). Test kits used must be certified by the USDA Grain Inspection, Packers and Stockyards Administration (GIPSA).
2. The facility must be a recognized commercial, government, or university testing lab that uses industry-recognized sample sizes, equipment, and procedures for testing aflatoxin.

3. The facility must be an approved disinterested testing facility.

To find an approved aflatoxin testing facility, please contact GIPSA or visit: <http://www.gipsa.usda.gov>

Insureds should notify their insurance agent before harvesting and/or placing harvested grain in storage if their grain is suspected of containing aflatoxin. For information about individuals or firms interested in purchasing corn damaged by aflatoxin, please contact your local extension agent.

Or contact the Billings Regional Office at:

**USDA/Risk Management Agency
Billings Regional Office**

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