Do you know what to do in case of Soybean Rust loss?



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Risk Management for the New Millennium



United States Department of Agriculture Risk Management Agency

Soybean Rust, Crop Insurance, and You

www.usda.gov/soybeanrust

Insurance Claims and Soybean Rust

ederal crop insurance covers losses due to Asian soybean rust. The losses must be unavoidable due to naturally occurring events and insured farmers must follow the good farming recommendations of agricultural experts such as extension agents and certified crop consultants. Farmers should document advice received and actions taken. Please check with your local experts for advice about prevention of and treatments for soybean rust. If you have questions regarding your insurance coverage, you should contact your insurance company.

While disease is an insured peril under the Federal crop insurance program, damage due to the insufficient or improper application of available disease control measures is not. Failure to purchase and apply recommended control measures because of the costs of such measures is not an insurable cause of loss. Producers must be knowledgeable of any pending outbreaks and the control methods recommended by local agricultural experts, such as extension agents and certified crop consultants, used in their area to combat the disease.

Appropriate treatment may vary—from timing of application (pre-or post-discovery of the disease), frequency, and choice of chemical or other determining factors. If crops become infected, it is recommended that farmers document discovery of the disease, any recommendations received, and actions taken regarding appropriate control measures.



It is the responsibility of the insurance companies to verify that losses are unavoidable due to naturally occurring events. This includes verifying that farmers followed good farming practices, documenting that chemicals or application equipment were not available, or that natural occurrences (e.g., excessive moisture) precluded access to the crop to apply the recommended treatments on time. If good farming practices are not followed, production attributed to this failure must be assessed and any indemnity will be reduced. This is true for all insured farmers regardless of their plan of insurance.

Insured farmers should follow developments as to the identification and spread of Asian soybean rust disease and continue to stay informed and updated concerning appropriate treatments that may apply to their situation. In all cases, it is essential for insured farmers to document actions taken to combat this disease. The latest information on the spread of Asian soybean rust is available from local experts and from USDA's Web site at: *www.usda.gov/soybeanrust*

If your crop becomes infected or if you are concerned about what you should do to prepare for soybean rust, you should contact a local agricultural expert as specified in your policy. If you choose to consult an extension agent, USDA's Web site *www.usda.gov/soybeanrust* can help you identify your nearest extension office by clicking on *"Contact my local Extension agent."* If you are concerned about the requirements under your policy, you should contact your local crop insurance agent who can explain the importance of complying with those requirements and will explain your rights under the policy.