



# Crop Insurance & Drought Damaged Crops

## Frequently Asked Questions

*Saint Paul Regional Office (Iowa, Minnesota, Wisconsin)*

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### What Should I Do When Crops Are Damaged by Drought?

You should contact the crop insurance company that sold the policy before and after:

- (1) Destroying the insured crop that is not harvested.
- (2) Putting the insured crop or acreage to an alternative use.
- (3) Abandoning any part of the insured crop.

For more information on duties in the event of damage, loss, abandonment, destruction, or alternative use of the crop or acreage consult Section 14 of the Common Crop Insurance Policy Basic Provisions (11-br) Policy.

### When should the crop insurance company be notified of a potential loss?

You must notify your agent or company within 72 hours of the first discovery of damage or loss of production (but not later than 15 days after the end of the insurance period, even if the crop has not been harvested).

- (1) The company must have a chance to appraise and release the acres before the crop is destroyed or abandoned.
- (2) If the company cannot make an accurate appraisal, or you disagree with the appraisal at the time the acreage is to be destroyed or no longer cared for, you and the company can work out representative sample areas to be left intact for future appraisal.

### Should I Care For Drought- Damaged Crops?

Crops that have been damaged and will be taken to harvest must continue to be cared for and maintained.

- (1) You may seek advice from agriculture experts in your area for what, how much, and when to spray to maintain the production that is in the field and protect the crop from further damage.
- (2) If you destroy or abandon the crop and leave representative samples, with the agreement of the insurance company, you must maintain the samples the same as if the entire crop was still in the field. The samples must be maintained until the company conducts a final inspection and releases the representative sample areas.

### Can I cut my corn as silage if it is insured for grain?

Insurance coverage for corn may be available for grain only or for grain and/or silage based on the insurance offer within the county.

- (1) If any portion of the crop will not be harvested or will be put to another use (i.e., harvested as silage in a grain only county), you must have approval from the insurance company first.

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