

1st Crop/2nd Crop

1st crop is damaged and adjuster determines it is practical to replant

Replant to same crop and insure

1st crop is damaged and adjuster determines it is NOT practical to replant

Take to harvest

Damaged acres appraised

Plant 2nd crop

Leave black

Choose NOT to insure 2nd crop:

- Receive 100% payment from 1st crop loss minus appraisal.
- 1st crop – Must report acres on acreage report and production must be kept separate and will be used on APH.
- 2nd crop – Must report acres on acreage report as uninsured. Production will not be used for APH purposes.

Choose to insure 2nd crop:

- 1st crop payment reduced to 35% and premium reduced to 35%
- 2nd crop premium is 100%

2nd crop has no loss:

- Insured may request full payment on 1st crop and 1st crop premium goes to 100%

2nd crop has a loss:

- 2nd crop loss is paid in full
- 1st crop premium and loss remains at 35%

Special Note: If your 2nd crop loss payment will be less than the 1st crop loss payment, you may choose to not submit a loss or release the loss notice.