



CROP INSURANCE CHECKLIST

March 15th is the deadline to apply for a new policy and/or make changes to your plan or coverage level. If no changes are made, the policy will continue with the same coverage as you had last year. Here is a check list to assist you.

- Is the entity named on the policy the same name as the crop is sold in and the same as it is reported on your tax documents?**

- Does the entity name and Tax number match with the information on file at FSA and NRCS**

- Entity Members or Marital Status**
Are there any changes? Are the tax ID numbers correct?

- Conservation Compliance form AD-1026**
Contact your FSA office to sign your conservation compliance form: AD-1026 if you are a new policy holder, operating under a new entity or recently married or widowed. This is solely an FSA program. If you are out of compliance, this can have an adverse effect on the cost of your crop insurance.

- Beginning Farmer Rancher (BFR)**
If you qualify as a BFR, there are benefits available to you such as: Increased Premium Subsidy in addition to other benefits. There is a separate application to completed by March 15th if applying for these benefits.

- Quality Loss (QL) – NEW FOR 2021**
A policy option that allows you to utilize your actual yields without adjustments for quality deficiencies to calculate your APH, rather than the post-quality yields that are currently used. You can elect QL by March 15th.

- Enterprise Unit (EU)**
If you had the Enterprise Unit option selected last year, the option will remain on your policy unless you select a different unit option by March 15th. Remember, to qualify for the Enterprise Unit subsidy benefit you must PLANT 20 acres or 20% of the unit in at least two separate legal land identifiers.

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Changes Which May Affect Unit Structure

- Changes in share arrangements
- Added Land

If you anticipate either of these changes and would like to discuss how they would affect your unit structure, give us a call.

Crop Hail

Do you need a Crop Hail policy in addition to your Multi-Peril Policy? If you are considering Enterprise Units, you may also want to look at a Hail policy.

Added Land

If you are adding land to your operation we will need:

- The Farm Serial Number
- Legal Description- Section, Range, Township
- Share Arrangement
- Will the share person need an insurance policy?
- If adding ground in a new county prior to March 15th you will need to add the county to your policy and report your intended acres by March 15th.
- **If new ground is added in a new county after March 15th you must submit an Intended Acreage Report within 10 days of obtaining the ground. This will provide prevent plant coverage as long as the “all counties” option has been elected by March 15th.**

New Breaking Ground

Contact our office as soon as possible regarding new breaking ground. Depending on the number of acres, there may be documentation to be completed and signed by March 15th.

High Risk Alternate Coverage Endorsement (HR-ACE)

If you have high risk ground and regular rated ground this endorsement may be a benefit to you.

What is the dollar amount per acre that you need to protect in the event of a total crop loss? Do you know your input cost per acre?

Call Us: 636-250-4155 or 800-392-2248

Email Us: office@leonhardins.com

Visit our Website: www.leonhardins.com