

January, 2019



218-346-7290 or 1-800-582-7290

www.guardiancropinsurance.com

Guardian Crop Insurance News



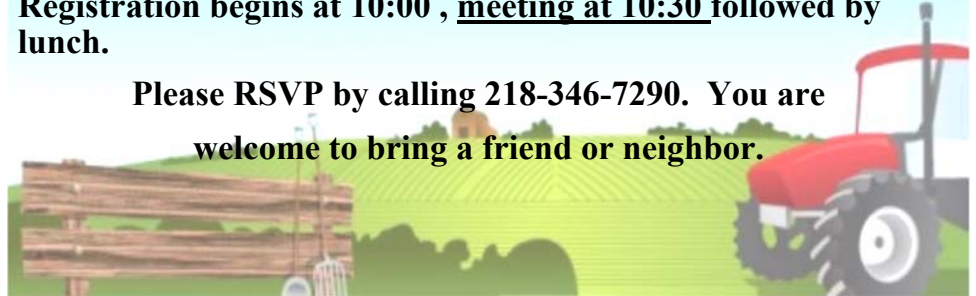
Farmer Update Meetings

We will be hosting update meetings again this year. Please join us on one of the following dates and locations:

- Wednesday, January 23 American Legion - Long Prairie
- Friday, January 25 Pizza Ranch - Wadena
- Wednesday, January 30 The Cactus - Perham (note new location)

Registration begins at 10:00 , meeting at 10:30 followed by lunch.

Please RSVP by calling 218-346-7290. You are welcome to bring a friend or neighbor.



Denise's Notes

Happy 2019 to all of our clients!

There are a few changes on the horizon for 2019 crop year pertaining to crop insurance. Please be sure to check out those sections on page 2 of this newsletter.

We will again be offering informational meetings for you to attend. As in the past, these meetings provide insight on the new changes as well as clarifying different options on your policy. There are some new products available to work together with your MPC I policy to enhance your coverage and minimize the risk. Come to our meeting to check it out.

With the passing of the new farm bill, other changes may be on the horizon. We hope to have an update at our informational meetings.

THANK YOU for continuing to trust us to handle your crop insurance business. You are important to us here at Guardian Crop Insurance.

Denise

Inside this issue:

Crop Changes	2
Entity & Name Changes	2
Policy Changes	2
Miscellaneous	3
Extras	3
Meeting Schedule	4

Crop Insurance Availability Changes



There are a very few changes in crop insurance availability for 2019.

Dry Peas - coverage is now available in Becker, Cass, Clay, Hubbard, Mahanomen, Marshall, Otter Tail, Pennington, Polk, Red Lake, Sherburne, Stearns, Todd & Wadena counties in Minnesota.

Dry Beans - Non-irrigated coverage for **Dark Red Kidneys** is now available in Douglas, Morrison, Pennington, Red Lake, Todd & Wadena Counties in Minnesota & non-irrigated coverage for

Light Red Kid-

neys in Morrison, Pennington, Red Lake, Todd & Wadena Counties in Minnesota. Added Small Red Beans to Richland County, North Dakota.

Sugar Beets - production will now be based on pounds of raw sugar rather than tons of sugar beets, all history in APH will be converted to pounds of raw sugar. The removal of stage guarantees is now incorporated in the policy, no endorsement required.

Policy Changes



Multi-County Enterprise

Units: If you are one of those people who qualify for Enterprise Units (EU) in one county but not in another county, there is wonderful news for you! If you elect the Multi-County Enterprise Unit (MCEU) before March 15th, you can now get the EU discount for your second county. In order to qualify for MCEU, you must qualify for EU in one county and not qualify

for EU in second county.

Enterprise Units by Prac-

tice: In prior years, when a policyholder has selected Enterprise Units by practice, if they did not qualify for EU for one particular practice, the insured had to select EU for the entire crop or optional units. Since 2018, a policyholder now has the option to select EU for one practice and basic or optional unit for the other. A great change for those farmers with irrigation!

Unavoidable Uninsured

Fire (UFF)/Third Party
Damage - Crop damage due to UFF or a third party is not a covered peril under your policy. In the past, production from those acres

was required to be reported and affected your average yield for several years until it was old enough to drop off of your yield history. New provisions allow for production lost for the 2017 and subsequent years to be excluded from the 2018 and subsequent years' APH databases. There are a few requirements involved to exclude this production and acres from your history. Please be sure to ask us if this pertains to you.

Cover Crops - If you are considering participating in a cover crop program, please be sure to ask us about how this will affect your crop insurance coverage.

Miscellaneous Notes

Entity & Name Changes: It is always important to remember that if you have any changes to your entity such as:

- forming or dissolving a corporation, partnership, LLC,
 - marriage, divorce or death of policyholder or spouse
- we MUST correct your policy.**

Changes MUST be made by March 15th. Corrections not made by then may void your coverage.

Please let us know if these changes apply to your farming operation.

Policy Provisions: Are you tired of getting large envelopes of provisions in the mail? You can sign up for electronic provisions. Please be sure to ask us how to do this.

Direct Deposit for Claims: You can sign up to have any claim proceeds directly deposited in your account. This will speed up the turn around

time on receiving your funds. Ask us for the form!

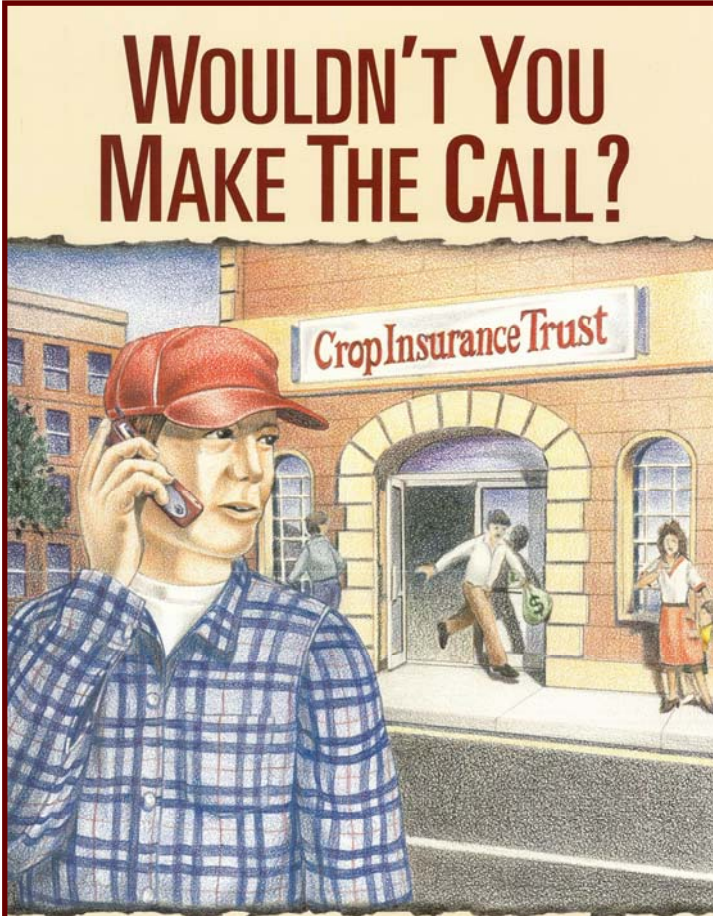
Commingled Production: If you are not in the habit of keeping track of your production by section, mostly because you have Enterprise Units, please be sure to let us know. There are consequences if you are audited and you didn't indicate that your production was commingled.

A Few Extras

We offer several additional options for your insurance needs. They include:

- Hail Insurance with these options:
 - Hail Production Plan
 - Wind/Green Snap Coverage for corn
 - Wind for small grains
 - Canning Reject for sweet corn, green beans & peas
 - Fresh Market Sweet Corn Endorsement
 - Fire
 - Harvested Stored Grain Endorsement
- GAP Insurance
- Replant Option
- Late Plant Option
- Prevented Plant Buy-up Option
- Added Price Option
- Dairy Revenue Protection (DRP)
- Livestock Risk Protection (LRP)
- Livestock Gross Margin (LGM)
- Pasture, Rangeland, Forage (PRF)
- Apiculture

If you have an interest in any of these products, please be sure to ask us about them.



WOULDN'T YOU MAKE THE CALL?

Less than two tenths of one percent of all the producers, agents, and adjusters involved in the crop insurance program try to defraud their neighbors and their fellow taxpayers. But those few hurt us all. If you see someone damaging your reputation and robbing from the public's trust in the crop insurance program, call the toll free hotline, 1-800-424-9121 or e-mail usda_hotline@oig.usda.gov.

REPORT CROP INSURANCE FRAUD
1-800-424-9121

Sponsored by National Crop Insurance Services, Inc. © 2006



Agency Appointment Schedule

GUARDIAN CROP INSURANCE

109 Coney Street W
Perham, MN 56573

Phone: 218-346-7290
Toll Free: 1-800-582-7290
Fax: 218-346-3286
E-mail: dkane@arvig.net
guardiancropinsurance.com

January 31 & February 5

Nesbit Insurance - Long Prairie

February 1 & 7

Klein Insurance - Eagle Bend

February 6 & 8

North Risk Partners - Wadena

February 11

Premier Financial Resources - Little Falls

February 14

Glenwood State Agency - Glenwood

February 13

AM - Stellner Insurance - Cyrus
PM - Lakes Area Ins - Brandon

February 12

Iverson Insurance - Parkers Prairie

February 15

Avenson Insurance - Park Rapids

February 18 & 19

Don Miller Agency - Sauk Centre

February 21 & 22

Underwood Insurance - Underwood

If you are a client with one of the above agencies, please contact them for an appointment.

If you need to reach Denise after office hours, you can call her on her cell phone (218-849-8828).