

January, 2020



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

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Guardian Crop Insurance News



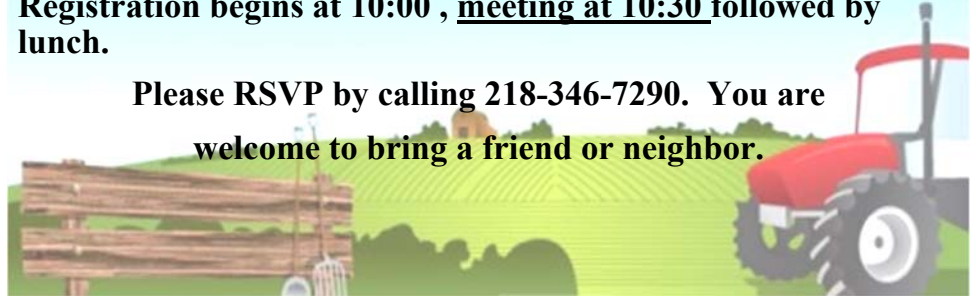
Farmer Update Meetings

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

- Tuesday, January 21 American Legion - Long Prairie
- Thursday, January 23 Pizza Ranch - Wadena
- Friday, January 24 The Cactus - Perham

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

Goodbye and good riddance to 2019 has been a common opinion among most farmers. With the turn of the calendar, we can move on to 2020 with hope for a better year.

There are very few changes for the 2020 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 MPCCI policy to enhance your coverage and minimize the risk. Come to one of our meetings to check it out.

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

Denise

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Crop Insurance Availability Changes



There are a very few changes in crop insurance availability for 2020.

Sunflowers - Master Yields are now available for sunflowers in Minnesota. Master Yields allow a producer to use combined yield history from all sunflower units, thus providing a policyholder with the same approved APH yield for all units. If you grow

sunflowers, please be sure to ask us about this option.

Sugar Beets - modifications to the Early Harvest Factor and Early Harvest Cap.

T-Yields - Many crops have revised t-yields for 2020. Many have changed significantly.

Reminders



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, Multi-County Enterprise Unit (MCEU) might be the answer for you! Be sure to ask us about them before March 16th.

Enterprise Units by Practice: Since 2018, a policyholder has had the option to select EU for

one practice and basic or optional unit for the other.

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.

Native Sod - If you have tilled and planted native sod acres (acreage that has no record of ever being planted and that was primarily native grasses or shrubs) after February 8, 2014, please be sure to let us know. There are new rules concerning Native Sod with the 2018 Farm Bill.

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 16th. Corrections not made by then may void your coverage.

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

Policy Provisions: You may have received new provisions by mail for 2020. 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!

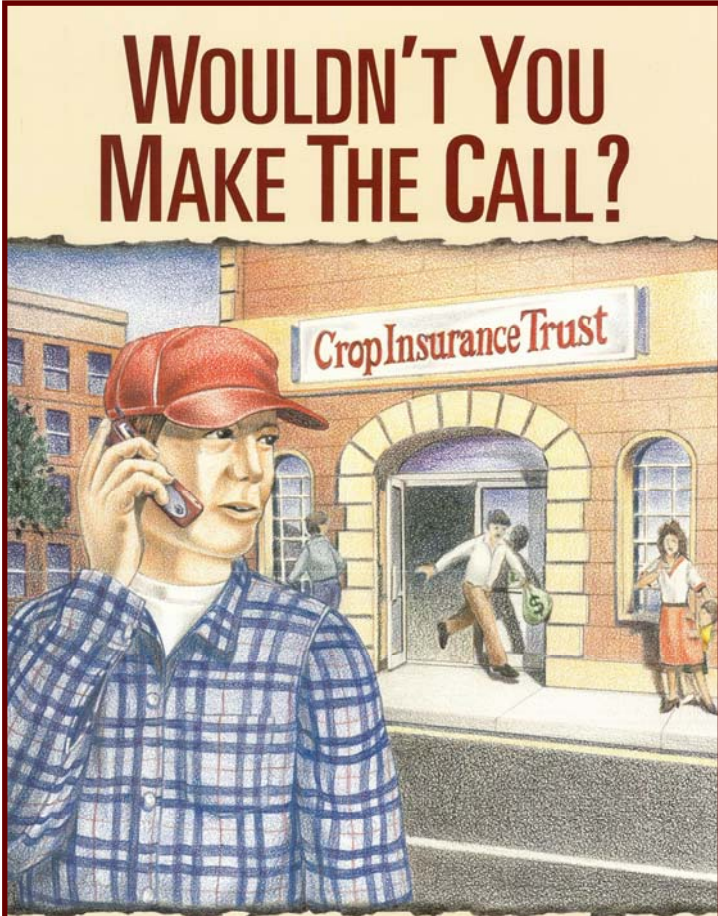
Commingled Production: If you are not in the habit of keeping track of your production by section, mostly because you have Enterprise Units, please be sure to let us know. There are consequences if you are audited and you didn't indicate that your production was commingled.

Need Extra Coverage?

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

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Agency Appointment Schedule

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February 4 & 7

Nesbit Insurance - Long Prairie

February 5 & 19

North Risk Partners - Wadena

February 6 & 20

Klein Insurance - Eagle Bend

February 10

Premier Financial Resources - Little Falls

February 11

Iverson Insurance - Parkers Prairie

February 12

Lakes Area Ins - Brandon

February 13

Glenwood State Agency - Glenwood

February 14

Avenson Insurance - Park Rapids

February 17 & 18

Don Miller Agency - Sauk Centre

February 25 & 26

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).