

January, 2021



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

www.guardiancropinsurance.com

Guardian Crop Insurance News



Farmer Update Meetings

Due to COVID restrictions, we have made the difficult decision to not host update meetings in January. Please check out our Facebook page (<https://www.facebook.com/guardiancropinsurance>) or our website (www.guardiancropinsurance.com) for informational videos.



Denise's Notes

Every year, in January, I bring up the previous year's newsletter to modify it for the current year. It's quite funny that last year's newsletter started out with "Goodbye and good riddance to 2019." Not much has changed. Over the years, each year has had obstacles to overcome and improve on in the next year. 2020 seems to have been no different. Over the years, I have learned how optimistic farmers can be. Next year will be better.

We realize that COVID did not stop any of you from doing your job. We thank you, the American farmer, for continuing to provide for all of us. We know you don't always get the crops, prices and help you may need, but none the less, we truly appreciate each and every one of you!

Please note that we will NOT be hosting our annual update meetings (due to capacity and social distancing restrictions). We

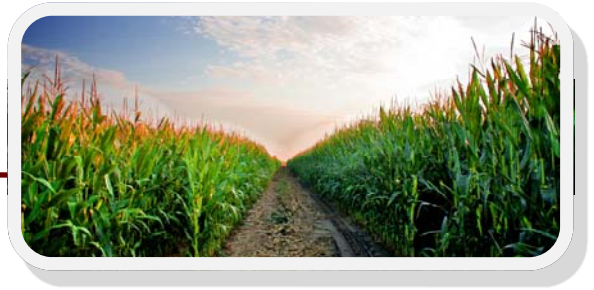
are working on some informational videos that can be found on our Facebook page or website. Please check them out! We will be meeting with you individually in February and March as we always have. If you are uncomfortable doing this, we can schedule a phone conference with you. We also offer options to sign your documents electronically, if you so wish.

WE THANK YOU for continuing to trust us to handle your crop insurance business. You are important to us here at Guardian Crop Insurance. If there are any ways we can help you or improve our service, please be sure to let us know!

Denise

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2021 Changes



Crop Expansion:

Dry Pea coverage was added to Norman & Clearwater Counties



Master Yield: Master yields are now available for Dry Beans in addition to Potatoes, Sugar Beets and Sunflowers in Minnesota and Buckwheat as well as Dry Peas, Potatoes and Sugar Beets in North Dakota. Master yields are approved APH yields, for certain crops and counties based on a minimum of four crop years of production records for a crop within a county.

Quality Loss Option:

The Quality Loss Option (QL) allows the replacement of actual yields based on post-quality production with those based on pre-quality total production. This is available for barley, buckwheat, canola, corn, flax, oats,

rye, soybeans, sunflowers and wheat.

Supplemental Coverage Option (SCO)

SCO is available to producers who have elected PLC on their crop and farm at FSA. SCO provides coverage for farmers for the gap between your coverage level up to 86%. The coverage is an area based plan, meaning that payment is triggered when the county yield/revenue drops below 86% of the expected county yield/revenue. Because this is an area based coverage, any claim payments are delayed until the following year due to release of the county yields in the following June. The premium for SCO is federally subsidized.

Enhanced Coverage Option (ECO): Similar to the SCO coverage option, ECO coverage is an area



based plan that covers a producer in a band from either 86%-90% or 86%-95%. Unlike SCO, ECO is available to all producers, regardless of their participation in PLC or ARC programs. Because this is an area based coverage, any claim payments are delayed until the following year due to release of the county yields in the following June. The premium for ECO is also federally subsidized.

FSA Programs: Please be sure to check with your local FSA office to see if there are programs that you should be applying for. If you had a quality loss in 2019, one program you may want to check out is the Quality Loss Adjustment Program. It provides financial assistance to crop producers who experienced quality losses caused by qualifying disaster events. Applications are available January 6 through March 5, 2021

REMINDERS

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: You may have received new provisions by mail for 2021. 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!

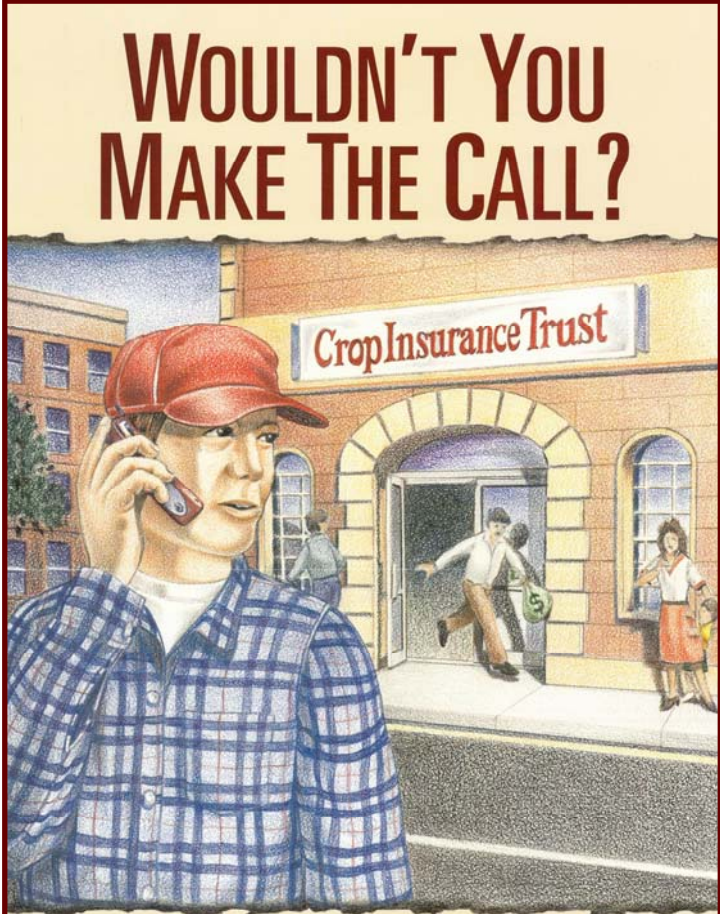
Commingled Production: If you are not in the habit of keeping track of your production by section, mostly because you have Enterprise Units, please be sure to let us know. There are consequences if you are audited and you didn't indicate that your production was commingled.

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
- Malting Barley Endorsement
- GAP Insurance
- Replant Option
- Late Plant Option
- Prevented Plant Buy-up Option
- Added Price Option
- Supplemental Coverage Option (SCO)
- Enhanced Coverage Option (ECO)
- 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 2 & 5

Nesbit Insurance - Long Prairie

February 3 & 17

North Risk Partners - Wadena

February 4 & 18

Klein Insurance - Eagle Bend

February 8

Iverson Insurance - Parkers Prairie

February 9

Premier Financial Resources - Little Falls

February 10

Lakes Area Ins - Brandon

February 11

Glenwood State Agency - Glenwood

February 12

Avenson Insurance - Park Rapids

February 15 & 16

Don Miller Agency - Sauk Centre

February 23 & 24

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).