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Crop Insurance Options for Producers Facing Delayed Harvest

News Release |
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SPRINGFIELD, Ill., Nov. 14, 2019 — USDA's Risk Management Agency (RMA) said producers with Federal crop insurance that are experiencing a delay in harvesting their crop and potentially have a loss should contact their Approved Insurance Provider (AIP) to file a Notice of Loss and request more time to harvest. The late maturing crop coupled with extremely wet and wintry conditions this fall have extended harvest for producers across the Midwest.

Brian Frieden, Director of RMA's Springfield Regional Office, reminds producers who have federal crop insurance coverage and are experiencing delays in harvesting their crop to contact their [crop insurance agent](#) to file a Notice of Loss and request more time to harvest.

Producers must file a Notice of Loss and request more time to harvest before the end of the insurance period, so that Federal crop insurance claims are settled based on the amount of harvested production. For producers in Illinois, Indiana, Michigan, and Ohio, the end of the insurance period for corn and soybeans is December 10.

AIPs may allow additional time to harvest, on a case-by-case basis, when all of these conditions are met:

- The producer gives timely notice of loss to his or her crop insurance agent.
- The AIP determines and documents that the delay in harvest was due to an insured cause of loss.

- The producer demonstrates that harvest was not possible due to insured causes, such as wet conditions preventing access to the field with equipment or that harvesting under such conditions would damage equipment.
- The delay in harvest was not because the producer did not have sufficient equipment or manpower to harvest the crop by the end of the insurance period.

When an AIP authorizes additional time to harvest:

- The end of the insurance period is not extended. Rather, the producer is granted additional time to attempt to harvest the crop to settle any loss based on harvested production.
- Any additional damage to the insured crop during the extension period is covered provided it is due to an insurable cause of loss like excessive moisture.
- The producer's crop insurance policy will cover loss of quality (as specified in the crop provisions), reduced yields, and revenue losses if revenue coverage was chosen.
- The cost of drying the harvested crop is not covered.

More information on requesting assistance due to [delayed harvest](#) is available on RMA's website.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of [crop insurance agents](#) is available at all USDA Service Centers and on the [RMA website](#).

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