

SC FLOOD

When is a claim finalized?

A claim is finalized when the loss adjuster has completed their work and you have signed the claim form. When a claim is finalized, it is submitted for processing and payment usually occurs within 30 days or less.

Crop What if I can harvest my crop, but harvesting will cost more than the crop is worth?

Whether to harvest your crop or not is solely your decision. If you decide not to harvest your crop, which otherwise could be harvested, you will likely be able to receive a payment based on the appraised value of your crop. However, if you later decide to harvest you must notify your agent and your claim may be corrected to account for the harvested production.

What if I can't harvest by the end of the insurance period?

Depending on the situation, if you were prevented from harvesting your crop by the end of the insurance period, the loss adjuster will either appraise the value of your crop in the field, which will be the basis for your payment, or the insurance company will allow you additional time to harvest. You must contact your insurance agent to figure out which options are available for your situation.

What if I receive a payment based on an appraised value, but later decide to harvest my crop?

If you decide to harvest the crop at a later date, you must keep your harvest records and contact your crop insurance agent. If you harvest before the end of the insurance period, the harvested production will be used to adjust the loss. If the harvested production exceeds the appraised production, your claim will be adjusted using the harvested production, and you will be required to repay any overpaid indemnity. If the harvested production is less than the appraised production, and you harvest after the end of the insurance period, the appraised production will be used to adjust the loss unless you can prove no additional causes of loss or deterioration of the crop occurred after the end of the insurance period.

What if I can't harvest my crop?

If the insurance company determines that your crop, or a portion of your crop, cannot be mechanically harvested, you will likely be able to receive a full payment for the acreage that cannot be mechanically harvested. If all acreage in a unit cannot be mechanically harvested, you can sign a statement indicating you will not harvest the crop, your claim will be finalized, and payment will be expedited. However, if you later decide to harvest you must notify your agent and your claim may be corrected to account for the harvested production.

What are my options if I have suffered a loss?

A loss adjuster assigned to your claim will be able to discuss your available options. In order to speak with a loss adjuster, you must contact your crop insurance agent. After you contact your agent, the insurance company will send a loss adjuster to work your claim and discuss your options.

Do I have to harvest my crop in order to receive a payment?

No, as previously mentioned it is solely your decision whether or not to harvest. If you choose not to harvest, you may be eligible to receive a payment based on the appraised value of your crop in the field. Your crop insurance agent and loss adjuster can provide you with information about whether or not this option is available in

your situation.

What do I do if I'm unsure when I'll be able to harvest?

You should immediately contact your crop insurance agent. If you are able to harvest by the end of the insurance period, payment for any losses will be based on what you actually harvested. If you can't harvest until after the end of the insurance period, see the answer to FAQ "What if I can't harvest by the end of the insurance period?"

What do I do if I think I have suffered a crop loss?

If you have suffered a crop loss, you should immediately notify your crop insurance agent. After you have contacted your agent, the insurance company will send a loss adjuster to work your claim.