
Flatlands FIELD NOTES

WE ARE DRIVEN TO INSURE FARMERS LIKE YOU



At Flatlands Insurance Group, we realize that farming is the backbone of our country. No matter how large or small your farming operation is, we have the experience to help you cover your farm operation. We listen to our producers and educate you on various products available to provide the protection you need. We feel that it is important to review your coverage each year, taking into account the changes in farm programs, commodity prices, and changes within your individual farm operation to make any necessary changes to manage your risks.

SPRING HAS SPRUNG

TIME TO REPORT YOUR ACRES

Planting season is in full swing across many of the areas we serve, and we know how hectic this time of year can be for our farmers.

While you are busy in the field, we want to remind you of one

important thing that keeps your crop insurance coverage on track - a timely signed acreage report. This is very important! **Your acreage report is not valid without a timely signature on or before the July 15th reporting deadline.** An invalid acreage report can result in no coverage on your 2025 crops.



PLANTING, REPLANTING, AND CLAIM REPORTING

WHAT YOU NEED TO KNOW

LATE PLANTING

If you miss the final plant date, you still have options. You can plant the original crop during the late planting period – contact your agent for specific dates by crop and county. Coverage will be reduced by 1% per day during the late planting period.

REPLANTING

Replant coverage is often forgotten, but it's crucial if replanting is needed. If you need to replant, contact us immediately so we can file a replant claim with the insurance company. A claim must be submitted regardless of whether a replant payment is available, and replanting cannot begin until an adjuster gives consent. To qualify for a replant payment, the 20/20 rule must be met—either replanting 20 acres or 20% of the crop. Replant payments are calculated based on bushels per acre: 8 bushels for corn and 3 bushels for soybeans, multiplied by the price election. Be sure to take

advantage of this part of your policy!

PREVENTED PLANTING

If a crop is unable to be planted by the final planting date due to an insured cause of loss, a prevented planting payment may be available. A prevented plant claim must be submitted within 72 hours of the final plant date.

**KNOW YOUR FINAL
PLANTING AND LATE
PLANTING DATES FOR EACH
CROP ON YOUR POLICY AND
ALWAYS COMMUNICATE
WITH YOUR AGENT BEFORE
MAKING PLANTING
CHANGES TO PROTECT
YOUR COVERAGE.**

REPORT DAMAGE ASAP

Notification: Farmers must report the damage to their crop insurance provider within a certain period (e.g., within 72 hours after discovery of damage).

Field Inspection: The insurance company will send an adjuster to inspect the damage and determine whether the replanting payment is justified.

IMPORTANT CONSIDERATIONS

Policy Variations: Each crop insurance policy may have its own specific terms, conditions, and deadlines. It's important for farmers to review their individual policies to understand the precise requirements.

Cost of Replanting: The replanting benefit is typically designed to help cover the cost of reseeding, but it does not always fully cover the total replanting cost.

Deadlines: Replanting benefits may not be available if crops are replanted too late in the growing season, and the farmer may lose the right to insurance payouts for that year if replanting is not completed by the deadline.

CONTACT US TO FILE A CLAIM EVEN IF YOU DON'T THINK YOU HAVE PAYABLE DAMAGE! YOU CAN OPEN AS MANY CROP INSURANCE CLAIMS ON YOUR POLICY AS YOU NEED TO AND IT WILL NOT AFFECT YOUR COVERAGE OR PREMIUM.

TOBACCO CONTRACTS & CROP INSURANCE

As we kick off the 2025 tobacco crop season, there are a few important reminders. One of the most critical items we need from each of our tobacco growers is a copy of all your contracts. These must be submitted by the acreage reporting deadline of July 15th to ensure you receive the best possible price election for your acres.

For the 2025 crop year, the price election is set at \$2.30 if you plant within your contracted pounds.

Flatlands
INSURANCE GROUP



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SCO & STAX ENDORSEMENT

An insured with a Common Crop Insurance Policy has the option to elect SCO and STAX options for upland cotton as long as both are insured with the same AIP and the underlying policy is not ARPI or standalone STAX.

The grower may not have SCO and STAX coverage on the same acreage of upland cotton.

You're also allowed to overplant by up to 10% without penalty, helping you meet your contract obligations with flexibility.

To determine your expected production, we'll use the formula:

Approved Yield × Number of Acres = Expected Pounds Produced.

This calculation will be done for each farm you plant, and the total expected pounds will be compared to your contracted pounds.

If you have any concerns about your planting intentions in relation to your contracted pounds, please contact us as soon as possible.

Insured may elect to identify on the STAX Application whether SCO or STAX applies to any of the coverage added that requires a new APH database after the Sales Closing Date and prior to Acreage Reporting. If the insured fails to make a designation, the acreage is then covered by the SCO.

Please keep in mind that all acres will need to be reported to FSA. FSA does not release their data directly to crop insurance agents without consent from the grower. You can ask your local FSA office for a copy of the EZ 156 for each farm that you planted cotton that has STAX coverage or have them send the form directly to us.

HURRICANE INSURANCE PROTECTION - WIND INDEX (HIP-WI) ENDORSEMENT

The HIP-WI Endorsement provides added coverage for up to 70 eligible crops under the Common Crop Insurance Policy—available for both CAT and additional coverage policies, where shown in actuarial documents.

WHERE IT IS AVAILABLE

HIP-WI is offered in hurricane-vulnerable areas, including: Texas, Mississippi, Alabama, Georgia, Florida, Hawaii, and Atlantic coastal states

ELIGIBILITY REQUIREMENTS

To qualify, you must:
Hold an active crop insurance policy under the Basic Provisions with the same provider.

Elect HIP-WI by the sales closing date (SCD).

Choose a HIP-WI coverage percentage.

Follow all terms and conditions outlined in the endorsement.

HIP-WI INSURANCE PERIOD

Coverage begins on the later of the sales closing date or the earliest planting date and ends on the earliest of the crop's end of insurance or termination date.

*Sales closing and cancellation date are the same as your underlying MPCI policy.

ACREAGE REPORTING

No separate report is required for HIP-WI. It uses the acreage report from your underlying policy.

*If you file an intended acreage report, your HIP-WI coverage will be limited to the actual acres planted.

TROPICAL STORM OPTION (TS)

An optional add-on to HIP-WI, the TS Option provides protection against tropical storm events as defined by the Hurricane Data Provisions (HDP).

To be eligible, you must:
Meet all HIP-WI eligibility requirements.

Elect TS by the same sales closing date (SCD).

Have TS listed as available in the actuarial documents

REVENUE PROTECTION COVERAGE (RP)

Revenue Protection (RP) is a type of crop insurance that protects both your yield and the price of your crop. It gives you a safety net if your actual revenue (yield × price) falls below your guaranteed revenue.

WHAT IT COVERS

Low Yields – From drought, flood, disease, hail, etc.

Market Price Drops – If the soybean price falls between planting and harvest.

Or Both – You're protected if you get hit by low yields and lower prices.



HOW IT WORKS

SIMPLE EXAMPLE FOR SOYBEANS

Let's say you insure 100 acres of soybeans at an 80% coverage level, have a proven yield (APH) of 50 bu/acre, and the projected price (set in February) is \$12.00/bu.

Your revenue guarantee:

$50 \text{ bu} \times \$12 \times 80\% = \$480/\text{acre}$
guaranteed revenue

If you harvest 30 bu/acre and the harvest price is \$10, your actual revenue is:

$30 \text{ bu} \times \$10 = \$300/\text{acre}$

Since \$300 is below your \$480 guarantee, you'd get an indemnity payment for the \$180/acre difference (before share and premium adjustments).

If you've got any questions, don't hesitate to give our office a call. We have a large team of passionate staff who are ready and able to help you!

LIVESTOCK REVENUE PROTECTION (LRP)

Livestock Risk Protection (LRP) is a federally subsidized crop insurance policy designed to protect cattle, and swine producers against declining market prices.

WHAT IT COVERS

Fed cattle, feeder cattle, and swine.

Price risk—not mortality or input costs.

HOW IT WORKS

If market prices fall below your selected coverage price, you receive an indemnity payment.

If prices stay strong or go up, you sell your livestock and profit as normal.

KEY FEATURES

Coverage from 13 to 52 weeks.

You choose how many head and your target weight.

You need to sell within the last 60 days of the endorsement, unless you are holding over for the next weight class.

No minimum headcount and no margin calls.

Subsidized Premiums:

- Premiums are partially subsidized by USDA.
- You don't pay until the end of the coverage period.



It's a flexible, affordable way to lock in price protection while still marketing your livestock how and when you want.

EMERGENCY COMMODITY ASSISTANCE PROGRAM (ECAP)

ECAP is a U.S. Department of Agriculture (USDA) initiative designed to provide direct financial support to eligible agricultural producers facing challenges due to increased input costs and declining commodity prices.

Administered by the USDA's Farm Service Agency (FSA), ECAP aims to assist producers in mitigating the financial impacts associated with the 2024 crop year.

FINANCIAL ASSISTANCE

ECAP offers up to \$10 billion in direct payments to eligible producers of certain commodities.

ELIGIBILITY REQUIREMENTS

Producers must be actively engaged in farming, have an interest in input expenses for a covered commodity, and must have reported acreage of eligible commodities in the 2024 crop year to FSA – this includes planted and prevented plant acres.

APPLICATION PROCESS

Pre-filled ECAP applications will be mailed to producers who have reported eligible commodities as of March 10, 2025. Producers can submit applications in person, electronically, by fax, or through an online application using a secure login.gov account. **The application period runs from March 19 through August 15, 2025.**

REQUIRED DOCUMENTATION

Producers must have specific forms on file with FSA for the 2024 crop year, such as Form AD-2047 (Customer Data Worksheet), Form CCC-901 (Member Information for Legal Entities), and Form AD-1026 (Highly Erodible Land Conservation and Wetland Conservation Certification), among others.

ECAP is part of USDA's broader efforts to support agricultural producers in navigating economic challenges and ensuring the stability of the agricultural sector.

For more detailed information and assistance, producers are encouraged to contact their local FSA office or visit the <https://www.fsa.usda.gov/resources/programs/emergency-commodity-assistance-program>

IMPORTANT DATES & DEADLINES

July 1st - Fall crop premiums are due.

July 5th - Spring Fresh Market Beans End of Insurance (last day to file claim).

July 10th - Spring Cabbage End of Insurance (last day to file claim).

July 15th - Clary Sage End of Insurance (last day to file claim).

July 15th - Spring Acreage Reporting deadline.

July 30th - Potato End of Insurance (last day to file claim).

July 31st - Wheat, Oats, Barley, Triticale End of Insurance (last day to file claim).

July 31st - Clary Sage Sales Closing Deadline.

August 15th - Spring crop premiums are due.

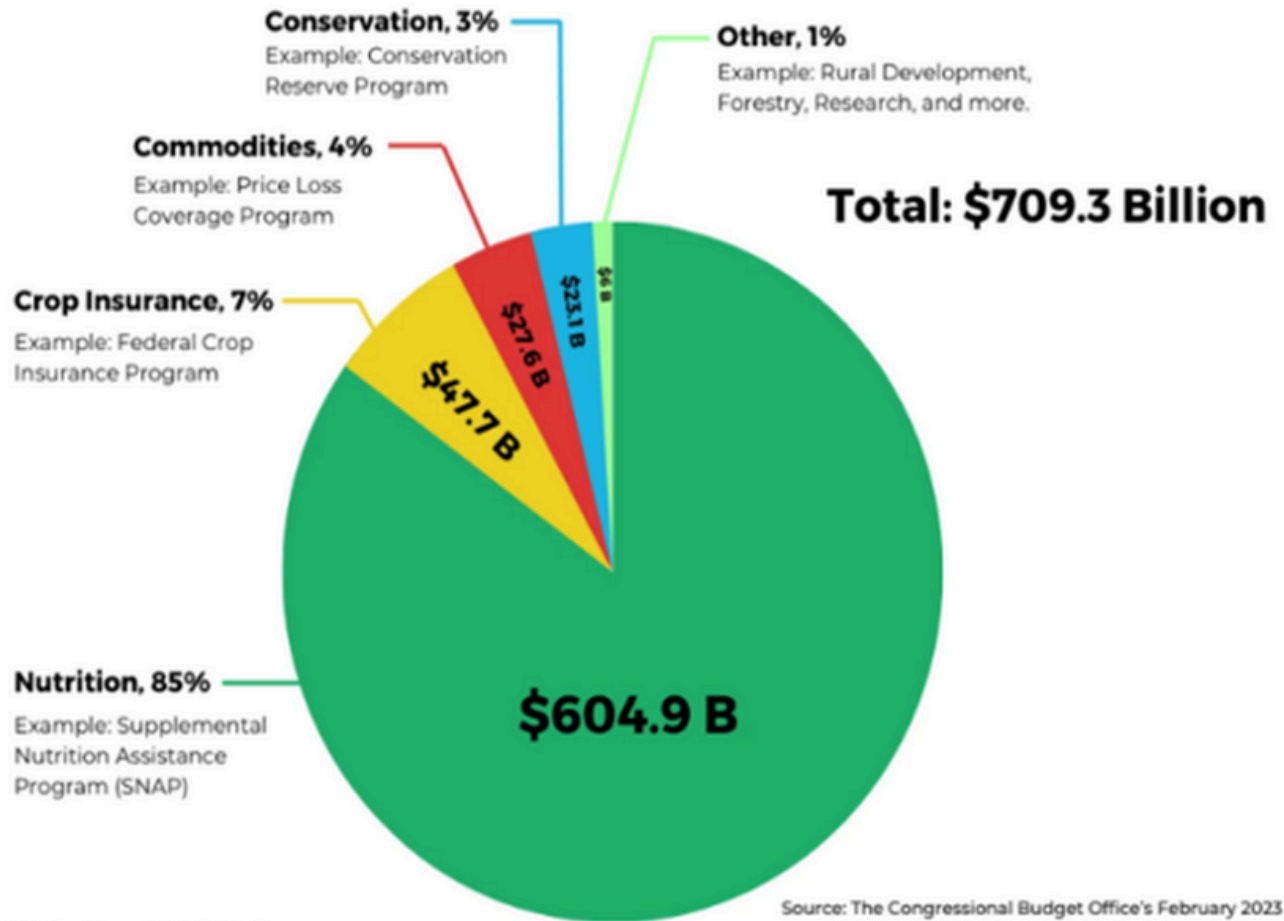
August 31st - Canola Sales Closing Deadline.

BE SURE TO LOOK FOR US AT THE NORTHEAST AG EXPO AND THE BLACKLAND FARM TOUR LATER THIS SUMMER. HOPE TO SEE Y'ALL THERE!



FARM BILL PROJECTIONS

Farm Bill Projected Funding, In Billions 2024-2028



Created By: Xcaret Nuñez, Harvest Public Media

AS ALWAYS, WE AT FLATLANDS INSURANCE GROUP WANT TO THANK YOU FOR TRUSTING US WITH YOUR CROP INSURANCE NEEDS. YOUR BUSINESS MEANS A GREAT DEAL TO US - BUT MORE THAN THAT, WE VALUE THE RELATIONSHIPS WE'VE BUILT WITH EACH OF YOU. WE'RE COMMITTED TO KEEPING YOU INFORMED AND UP TO DATE ON THE LATEST IN THE INDUSTRY, AND WE'RE ALWAYS HERE TO ANSWER YOUR QUESTIONS OR LEND A HELPING HAND. IF YOU EVER NEED ANYTHING, DON'T HESITATE TO REACH OUT - WE'RE JUST A PHONE CALL AWAY. WISHING YOU A SAFE AND SUCCESSFUL SEASON!



YOUR WHOLE FARM, COVERED

"THIS INSTITUTION IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER."