

Reporting Quality Damage in Wheat

Reporting Crop Damage: Remember the crop damage reporting requirements (if a loss is anticipated): The insurance policies require that **written notice** be given to your crop insurance agent (**by crop by unit (farm)**):

- Within 72 hours of discovery of damage or loss,
- Within 15 days after harvesting is completed on the unit but not later than 7/31 for wheat.
- **Don't destroy evidence of damage until a loss adjuster evaluates it!**

If you have CRC revenue protection on wheat in 2009, you have protection against loss of revenue whether it's due to low yield or price fluctuations. The base price was \$8.58 per bu. and the harvest price is \$5.80. The revenue guarantee is the APH yield x level of coverage x base price. Production is valued using your bushels to count times the \$5.80 harvest price, from CBOT. A loss may be payable if harvest revenue is less than guarantee.

Mycotoxins, scab or other diseases may damage wheat quality which may result in fewer bushels to count against your crop insurance guarantee. Diseases and toxins damage may be covered by your insurance policy if you followed good farming practices in trying to prevent and control them.

If you have a toxin or disease problem issues such as mycotoxins, it may be in your best interest to request an adjuster visit your farm before harvesting the crop, to take appropriate samples of the damaged for laboratory testing, while the crop is still in the field. If you need more information, ask to talk to your agent and perhaps an adjuster

Remember, if you have a grain quality problem. It's recommended that you talk to your crop insurance agent and possibly an adjuster before the evidence is removed from the field.

This information has been supplied directly by the Maryland Department of Agriculture.