



PO Box 3699, Florence, SC 29502
800 Woody Jones Blvd., Florence SC 29501
843.662.1527 | 800.741.7332 | Fax 843.669.3919
www.ArborOne.com

Crop insurance protects your agricultural investment

You may not always be able to save your crops from hail, freeze or frost, but you can cover them with the safety net of crop insurance protection. Mother Nature may be unpredictable but a sound crop insurance policy is not, and can reliably protect you and your farm from yield, drought or quality losses. Purchasing crop insurance is just good risk management. An ArborOne insurance specialist can show you how a crop insurance policy will work with your other risk management strategies to produce the best possible outcome in every season. You can protect your production and gain valuable peace of mind. Especially if you have a farm loan, crop insurance can help you manage debt comfortably, even in a disappointing year.

In 2012 the new billing date will be August 15TH with interest attaching on October 1ST. The 2012 billing date changes are to comply with the 2008 Farm Bill -- RMA has changed the 2012 Billing Date for ALL CROPS THAT HAD A BILLING DATE AFTER AUG. 15TH.

Entity types between FSA and crop insurance should be an exact match. If there are differences in reporting to either agency, please correct immediately. Failure to correct will result in claim reduction. Your ArborOne agent will be glad to assist you with getting information corrected.



The deadline to sign up for crop insurance is February 28th

If you have any changes you would like to make, they must be given to your agent prior to February 28th.

Your ArborOne crop insurance professional will be contacting you to assist you with your 2012 risk management needs.

- Don Boice – Chesterfield, Darlington, Florence, and Lee Counties • 843-307-5901
- Debbie Fowler – Dillon, Horry, Marion, and Marlboro Counties • 843-340-1507
- Ashley Altman – Clarendon, Georgetown, Sumter, Williamsburg Counties • 843-607-9719
- Andrea Turner – Chesterfield, Darlington, Florence, and Lee Counties • 843-601-2533
- Joan Boice – Crop Insurance Administrative Service • Florence Office • 843-432-2314 or 662-1527

Precision Farming

Are you under utilizing your GPS technology?

Have you invested in GPS technology? If only using it for auto steer purposes many farmers are underutilizing their GPS technology. It can do so much more; it gives you the freedom to report acres and production and allows you to manage your insurance coverage at the field level. Map-based reports insure the most accurate reporting and they also serve as more comprehensive records of your operation. How many acres do you report that you don't actually farm -- turn rows, ditches or shaded areas? With actual GPS acres reported on a large farm you could pay less crop insurance premium and insure that you have a higher guarantee per acre by dividing your yield into actual acres instead of farmable acres. No longer do you have to sift through line by line while filling out an acreage report by hand, your information goes from your equipment into the reporting systems and on to a document where you could review and sign the final map-based report. We encourage you to take time to learn more about the benefits of this technology. Call your ArborOne crop insurance agent to find out how you can begin using this technology to save on your crop insurance premiums. Watch for ArborOne sponsored meetings about crop insurance and precision farming in your area.

Coverage Options

Yield Protection: Insurance coverage only providing protection against a production loss.

Revenue Protection: Insurance coverage providing protection against loss of revenue due to a production loss, price decline or increase or a combination of both.

Enterprise Unit (EU) consists of all insurable acreage of the same insured crop in the county in which the insured has a share on the date coverage begins for the crop year. To be eligible for EU at least two FSA farm numbers or units established by written agreement must each have planted acreage that constitutes at least the lesser of 20 acres or 20 percent of the insured crop acreage in the Enterprise Unit. If you do not meet this requirement - your policy will revert back to Basic Unit (BU) or Optional Unit (OU), which could result in your premium being considerably higher. For example, if farm numbers or units are the basis for OUs and the insured has 80 planted acres in section 15, 10 planted acres in section 34, and 10 planted acres in section 35, sections 34 and 35 may be aggregated to meet the 20 acres/20% requirement.

80 planted acres in Farm #4500 } May be aggregated
10 planted acres in Farm # 4501 } to qualify for EU's
10 planted acres in Farm # 4502 }

2012 Important Crop Insurance Dates

| Closing Sales Dates | |
|--------------------------------|---------|
| Corn | 2/28/12 |
| Tobacco | 2/28/12 |
| Cotton | 2/28/12 |
| Peanuts | 2/28/12 |
| Soybeans | 2/28/12 |
| Gr. Sorghum | 2/28/12 |
| Final Planting Dates | |
| Corn | 4/30/12 |
| Tobacco | 5/15/12 |
| Cotton | 5/25/12 |
| Peanuts | 5/25/12 |
| Soybeans | 6/15/12 |
| Gr. Sorghum | 6/10/12 |
| Earliest Planting Dates | |
| Corn | 3/1/12 |
| Peanuts | 3/26/12 |
| Soybeans | 4/11/12 |
| Gr. Sorghum | 4/30/12 |
| Production Reporting Dates | |
| Tobacco | 4/14/12 |
| Corn | 4/14/12 |
| Cotton | 4/14/12 |
| Peanuts | 4/14/12 |
| Soybeans | 4/14/12 |
| Gr. Sorghum | 4/14/12 |
| Acreage Reporting Dates | |
| Tobacco (tobacco only insured) | 6/1/12 |
| Corn | 6/30/12 |
| Cotton | 6/30/12 |
| Peanuts | 6/30/12 |
| Soybeans | 7/15/12 |
| Gr. Sorghum | 6/30/12 |

Ask us about

- Precision Farming/Geographic Information System and farmable versus actual acres
- Direct Deposit/Express Claim Process
- Online access to your policies
- Mobile Apps
- Mobile Alerts
- Digital signatures

Did You Know?

Replant – (Replanting same crop)

- Replant claims must be reported prior to replanting.
- Appraisal by an adjuster is required.
- In order to qualify for replant claim, you must replant at least 20 acres or 20% of the unit-whichever is less.

Self-Cert Replants-(Replanting to the same crop)

- If you are replanting less than 50 acres in a unit a self-cert replant claim can be used.
- Self-cert replant claims must be reported prior to replanting.
- Appraisal by an adjuster is not required.
- In order to qualify for self-cert replant claim you must replant at least 20 acres or 20% of the unit-whichever is less.

Changing Crops – (1st crop failed/2nd crop planted)

- Must be reported prior to destroying initial crop.
- Appraisal by an adjuster is required prior to destroying the 1st crop.

Prevent Plant-(Unable to plant & common in the area)

- In order to qualify for a prevent plan claim, you must be prevented from planting at least 20 acres or 20% of the unit-whichever is less.
- Claim must be reported no later than 72 hours after the end of the late planting period.
- The prevent plant acres must be reported on your acreage report.
- If you have a Preventive Planting claim, you should notify your agent within 72 hours after the final planting date. If you decide to plant in the late planting period, you can notify agent during this time.

Enterprise Units-The insured must plant on at least two separate FSN's and at least the lesser of 20 acres or 20% of the insured acres on two farms to be eligible for Enterprise Unit (EU).

Farming as Individual-If you farm as an individual, FCIC requires that you provide your marital status. If married, FCIC requires your spouse's name and social security number. If the information is not provided, the amount of coverage under the policy will be reduced proportionately to the spouse's 50% share. If we do not already have this information, please provide it by February 28th. If your marital status has changed, please provide information by this date.

Adding Land-When adding a farm in existing units to farming operation with more than 640 acres of cropland, please let us know by acreage reporting date.

Direct Deposit/Electronic Loss Payments-Direct deposit is available for eligible claim checks. Contact your ArborOne agent for details.

IS YOUR INFORMATION CORRECT?

ID REPORTING

- ▶ Each person type requires either a SSN and/or EIN to be reported.
- ▶ An EIN or SSN is to be used only by the person to whom it was assigned.
- ▶ Exception:
 - Co-Ownership/Joint Operations/Joint Ventures, LLCs, and Revocable Trusts may use an individual member's SSN.
- ▶ The individual must report a SSN/RAN.
- ▶ An individual with an EIN must report as an "Individual Operating as a Business".
 - Effective for 2012 crop year, applications/carryover policies containing an EIN of either the insured or an individual SBI must be reported as an Individual Operating as a Business.
 - The AIP must notify the carryover insured that he/she or their SBI has been identified as an individual operating as a business and of the change in person type.
- ▶ For a policy to be issued to an individual operating as a business the following must apply:
 - An EIN. IF an EIN is not provided, then the person must be insured as an individual reporting a SSN or RAN
 - Effective for 2012 crop year, applications/carryover policies containing as SSN of either the insured or an individual SBI must be reported as an individual.
 - The AIP must notify the carryover insured that he/she or their SBI has been identified as an individual and of the change in person type.

Contact your agent if your name or entity type on your insurance policy and FSA records are not the same, otherwise, it could result in your coverage being denied.

