**In every newsletter we go over important parts of an insurance policy:**

**To tailor has many meanings: to change, adapt, to fit, revise or customize someone or something. Your farm insurance is a good example. It needs to be customized for you. Your farm is not just your business, it’s usually your home. It’s a blend of homeowners, business and additional options. Usually various coverages are combined into a convenient package. Liability protection, farm personal property, home and contents and other structures are parts of a farm policy. Liability: This would include bodily injury, farm property damage and medical expenses. You can be held accountable if anything happens on your property. Liability helps with the cost of your legal defense when an attorney must defend you. Farm Property: Relating to the farm operation would be farm machinery and equipment, seed, animal feed, silage, fertilizers, and pesticides. Some farm machinery is expensive! and needs to be scheduled versus blanketed on the policy. Home: Protection for your dwelling and possessions against lightning, fire, hail, windstorms, vandalism and theft. Farm buildings: Protects your machine sheds, barns or other outbuildings. REMINDERS: COMMMINGLING GRAIN:** We cannot **stress** enough the importance of contacting our office if you plan to commingle last year’s stored grain with your 2021 crop. It needs to be measured by an adjuster. Acceptable production evidence needs to be available and accounted for. **Production reports** will be mailed out in September, please report in a timely manner so your 2022 yield may be determined. **Forage Production or Rye:** For those wanting a rye or forage policy the Sales closing date for a new application is 9-30-2021. **Revenue Coverage:** Policies with revenue coverage will be getting revenue worksheets when the harvest prices have been established. Call our office if you think you will have any revenue losses. **Billing:**  Your MPCI Bill was mailed out in August the due date is still Oct. 1st. Due to the ongoing drought, Risk Management Agency (RMA) has waived interest for 60 days following the premium due date.

**FARM KIDS:** For those of us who grew up on farms. We had chores, drove machinery and tractors and handled livestock beyond our years. Here are a few age appropriate guidelines for kids on the farm. **Toddler to age 5:** 1.No riding on farm machinery. 2. Supervise at all times. 3. Install fences and locked gates so your child doesn’t wander in hazardous areas on the farm. **School Age:** 1.Can start age-appropriate, supervised farm chores. 2. Talks on safety. 3. 4-H clubs help kids become involved in the farm. **Middle School:** 1**.**Helmets when riding ATV’s and bikes. 2. Enforce safety rules. 3. Farm chores and responsibilities can be included. **Teens:** 1. Talk about alcohol and drug usage-they don’t mix when operating machinery. 2. Wear hearing protection. 3. Train kids on farm equipment **MANAGER’S COMMENTS: TURNING IN LOSSES:**  Production Losses must be submitted within 60 days of the end of harvest or end of Insurance period. **The end of insurance period – when the crop is harvested.** This is important for wheat, barley and canola this year with the early harvest. With all the dry conditions, if you think you may have a loss due to bushels or quality-let our office know so we can start the claim process as soon as possible. A claim will be turned in and an adjuster will contact you and provide instructions. We are expecting a number of losses and adjusters are going to have to cover a large area. Take advantage of the doc-u-sign so adjusters don’t have the extra trip for signature. The claim will be processed faster. If you have an assignment of indemnity on your policy you can also use a Request of electronic payments-EFT so the money can be deposited in your account within 2-3 days of signing the claim. On this form the creditor can authorize Great American to directly deposit a claim payment into the account designated. The bank with the assignment of indemnity would also need to sign this form. **COLLEGE BOUND:** Remember parents of students who have moved out of the dorm. You should get a renter’s policy for contents and liability coverage.

**Every thought is a seed. If you plant crab apples, don’t count on harvesting golden delicious. Bill Meyer**

**KEVIN, PATTY, EVETTE, LINDA, MORGAN and MICHAEL**

**FIRST STATE INSURANCE AGENCY IS AN EQUAL OPPORTUNITY PROVIDER.**

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