

**FIRST STATE INSURANCE AGENCY**  
**QUARTERLY NEWSLETTER**  
**15 MAIN ROLLA 701-477-6431 OR 1-800-233-1341**  
**114 WEST 5<sup>TH</sup> ST BOTTINEAU 701-228-2302 OR 1-888-276-1704**

## SEPTEMBER 2014

### SUMMER IS OVER:

*"The grass that was green is now hay, the meadows are kissed by a cool autumn mist" ...just a few of the lyrics in Dusty Springfield's song. With fall upon us we have some **crop insurance reminders**:*

1. Crop insurance bills were sent out August 15<sup>th</sup>. All premiums are due Sept. 30<sup>th</sup>, keep in mind interest will be calculated back to August 15<sup>th</sup> if premium is not paid by Sept. 30<sup>th</sup>.
2. Winter Wheat: If you seed winter wheat it is covered the same as spring wheat, but in order for it to be insurable it will need to be inspected in the spring to ensure an adequate stand for coverage. Notify our office if you have seeded any winter wheat this fall.
3. Forage or Rye: If you are seeding or planning fall crops such as rye or forage the sales closing date is 9/30/2014 for new application or cancellation, acreage reporting by 11/15/2014.
4. Production reports will be mailed out to you, please report your production in a timely manner so your 2015 yield may be determined.

### CHANGES IN THE FARM BILL

A farmer may choose one of two new farm programs for the crop year. **Supplemental Coverage Option or SCO** is delivered by the crop insurance agent. SCO will be available for producers who purchase a Yield or Revenue Protection policy. This is an optional coverage that will provide coverage against losses that would normally fall within their insurance deductible range. **PRICE LOSS COVERAGE or PLC and AGRICULTURAL RISK COVERAGE ARC** are handled by the FSA office.



### CROP HARVEST

For policies with revenue coverage we will be sending out revenue worksheets when the harvest prices have been established. If the harvest price is less than the guaranteed spring price you may have a loss depending on total production.

It looks like the yields will be high this growing season. If you didn't purchase hail insurance and would like fire only, now is the time to buy. Stand alone fire policies

cover while your crop is in the field, in transit and while in storage.

### REVIEW HARVEST EXPOSURES

Let us go over your farm policy with you to review your inventory of harvest equipment including combines, grain carts, trucks, etc. Notify your agent of any changes if you have purchased or traded for newer, more expensive equipment, or if you have erected new storage bins this year.

### Steps to prevent combine fires:

#### Before harvest:

Clean any oil or grease buildup. Review all working parts, guards, brakes, and safety devices for any damage.

#### When using the combine:

Get rid of chaff and dust every 4-6 hours, carry a fire extinguisher in the cab and one that can be reached from the ground, shut off the engine and let it cool for 15 minutes before refueling.

#### Daily:

Check the exhaust system and look for any exposed or deteriorated wiring. Inspect bearings, belts, fittings, fuel, oil and hydraulic lines and lubricant levels. Clean off the combines at the end of each harvest day.

### HEALTHCARE COVERAGE

#### Reminder:

If you don't have health insurance there is a penalty. It is calculated one of 2 ways. In 2015 it's 2% of income or \$325 per person, whichever is higher. In 2016 it's 2.5% of income or \$695 per person. You'll pay the fee on your federal income tax return.

**Open Enrollment for 2015** coverage starts November 15<sup>th</sup>, 2014- February 15<sup>TH</sup>, 2015. No one plans to get hurt or sick-Health insurance covers these costs and protects you from very high expenses. The average cost of a 3-day hospital stay is \$30,000 a broken leg can cost up to \$7500.

### ROOF INSPECTIONS

Fall is a great time to inspect your roof and look for damage caused by spring and summer storms. Issues can be found before winter snow and ice set in.

#### Visual Signs of Roof Damage:

- Tears in the roof cover
- Gaps in the roof flashing
- Bubbles may indicate trapped moisture
- Prolonged standing or ponding water

#### NEW ROOF:

Give us a call if you have put a new roof on your home, if a claim arises you will get the replacement cost reimbursed. Generally (depending on your policy) if a roof is over 10 years old you will get paid on an Actual Cash Value, which means the allowed reimbursement for the depreciated value of your roof instead of the original value will be paid.

### **TRAMPOLINES**

**DO NOT BUY!** Most companies will exclude coverage for trampolines or will even cancel/non-renew your policy because of the liability issues. If you have one please make our office aware of this so that we can hopefully find the proper coverage.



### **Distracted and Multitasking Drivers:**

A distraction-free driving policy for your vehicle can get you to your destinations safely. Drivers believe they are capable of multitasking, but a recent study proves differently. Anytime your mind is off the road, talking on your cell phone, eating, messing with the radio, etc, you compromise your ability to be a good driver.

### **North Dakota Penalties for Driving Drunk**

A DUI with a minor in the vehicle is up to one year imprisonment and/or a \$2000 fine. Refusal to submit to blood, breath, urine or on-site test is a crime and will result in a minimum of 180 days up to three years revocation of driving privileges. Criminal Vehicular injury is up to five years imprisonment, and Criminal Vehicular Homicide is up to 20 years imprisonment.

The look-back period (length of time offenses remain on a driver's record) for DUI penalties in North Dakota is seven years. If you have been convicted of a DUI, an SR-22 is required to reinstate a driver's license. The SR-22 is usually required for a number of years determined by the state, and verifies that you have automobile insurance. It is prepared by an insurance company and filed (by the insurance company) with the department of motor vehicles.

### **Apps for your phone or computer:**

**MyHomeScr.APP.book** is an app for your home inventory. This app allows you to store data about your personal property for each room in your home. **Wreckcheck** is an auto accident checklist app. It lets you input your insurance information for instant access if you are involved in an accident, both can help make claims easier.

**REMINDER:** Our website [www.firststateinsuranceagency.com](http://www.firststateinsuranceagency.com) has information for all your insurance needs.

### **MANAGER'S COMMENTS**

**Remember crop insurance premiums are due by September 30<sup>th</sup>!** Interest cannot be waived if payment is made after September 30<sup>th</sup>.

I hope you all have a safe and blessed Fall and we want to thank you for letting us serve your needs.

**“Striving for success without hard work is like trying to harvest where you haven't planted.”**  
~David Bly~

*Kevin - Patty - Evette- Brooke- Linda - Morgan*