

## Keep crop insurance deadline in mind with delayed harvest

Written by Gothenburg Times  
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A cool summer and rainy fall has left Nebraska's corn crop high in moisture and harvest weeks behind schedule. One thing not to forget, though, is the Dec. 10 deadline for the crop insurance period, a University of Nebraska-Lincoln ag economist says.

The end of the insurance period is near, meaning farmers who are going to be turning in any losses need to do two very important things, said Doug Jose, UNL ag economist in the Institute of Agriculture and Natural Resources.

Since the end of the insurance period is Dec. 10, farmers that are not finished by then will need to ask for an extension if they plan to file any losses.

In addition, if losses are going to be filed due to loss in quality, such as moldy corn in a field, a strip must be left behind in the field so an insurance agent can make an assessment. A sample can not be taken from the bin, said Terry Warren, sales representative, Rural Community Insurance Services in Nebraska and Iowa.

"Crop insurance is just what happens in the field," Jose said.

So far it seems fields across northern Nebraska and western Nebraska, especially the southwest part of the state and Panhandle, are experiencing the most problem with moldy corn, said Tamra Jackson, UNL plant pathologist.

It's also important to note that even if the insurance date is extended, farmers still need to leave some of that crop in the field so an appraisal can be done, Warren said.

The main thing farmers need to do is keep the lines of communication open with their insurance agent if they are thinking of filing a claim, Warren said.

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More information about crop insurance this year can be found on the Nov. 13 episode of “[Mark et Journal](#)”

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