

# REPORTING CROP INSURANCE CLAIMS IN VERMONT

This summer's wet weather and insect damage may mean low yields for silage and grain corn, forage crops, vegetables, tree fruits and other crops covered under Crop Insurance. Whenever you have crop damage that may adversely affect your yield, or the value of your crop, you may be eligible to file a claim.

## What to do:

- Visually inspect each field for losses. Take photos of crop damage.
- Report crop damage promptly:
  - Before replanting (many policies have replanting payments).
  - Within 72 hours of discovery of damage.
  - 15 days before harvest begins (if loss is possible) –Within 15 days after harvesting is completed (by insurance unit) or the end of the insurance period.
  - Retain crop records such as seed and herbicide receipts.

## What not to do:

- Do not destroy evidence that is needed to support your claim, nor harvest your crop without clear direction from the insurance company, preferably in writing.

Contact your crop insurance agent for more information.

CROP INSURANCE EDUCATION FOR VERMONT FARMERS  
University of Vermont Extension and the USDA Risk Management Agency

