



**HUDSON**  
INSURANCE GROUP®

# CLAIMS PROCESS - AFLATOXIN

**Aflatoxin** is a naturally occurring mycotoxin produced by a mold residing in soil and dead/decaying matter in the field. Insect damage, drought, high temperatures, and inappropriate harvest, postharvest, and storage practices increase aflatoxin contamination.

## Aflatoxin Sampling

Because aflatoxin can worsen in storage, aflatoxin losses are only insurable if the grain is tested at an approved testing facility before being moved into commercial or on-farm storage or your approved insurance provider asks you to leave representative sample areas of the unharvested crop for taking samples for testing. Any loss due to increases in the aflatoxin level while in on-farm storage or that cannot be determined because proper testing was not complete are not covered under the crop insurance policy.

## Quality Adjustment (QA) for Sold Production

All quality adjustments will be applied in accordance with the procedures set forth in the Special Provisions or other applicable provisions.

## Testing Facilities

To be an approved testing facility for crop insurance purposes, the facility must be able to perform quantitative tests on grain, itemizing results in parts per million and parts per billion. In addition, the test kits must be certified by the Grain Inspection, Packers and Stockyards Administration (GIPSA).

## INSURED'S RESPONSIBILITIES

Contact your crop insurance agent within 72 hours after discovering a loss. Failure to do so may jeopardize your claim.

If you think your insured crop has aflatoxin, contact your crop insurance agent before you harvest the grain, put the grain in storage, or deliver it for sale.

Category	FDA Advisory Level	Aflatoxin Level (Parts per Billion)
Category 1	No FDA advisory levels for this category (i.e., it is safe for humans and animals)	0.0 ppb - 20.0 ppb
Category 2	No FDA advisory levels for this category	N/A
Category 3	FDA advisory levels for this category	20.1 ppb - 300.0 ppb
Category 4	Exceeds maximum FDA advisory levels	300.1 ppb or greater

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