



HUDSON
INSURANCE GROUP®

CLAIMS PROCESS - YOUR RESPONSIBILITIES

Contact your crop insurance agent immediately upon discovery of damage to your crop that will adversely affect the yield or value of your crop. Notification must be received by Hudson Crop within 72 hours of the initial discovery of damage. Upon notification, a Hudson Crop Claims Adjuster will contact you to schedule an appointment to examine your crop and collect the information required to accurately and efficiently review your claim.

Preserve

Make reasonable attempts to protect damaged crops from any further damage. If any part of your loss is due to abandonment or poor farming practice, that portion of your damaged crop will NOT be covered under your policy. **Notify and obtain consent from a Hudson Crop authorized representative before and after** destroying any of the insured crop that will not be harvested, putting the insured crop or acreage to an alternative use, or abandoning any portion of the insured crop.

Reminders

- Do not destroy evidence required to support your claim without written direction from a Hudson Crop authorized representative.
- Assemble and review all documents in a timely manner to avoid delays in processing your claim.
- Cooperate with the investigation and the adjuster.
- Every claim is subject to audit after receipt.
- Your crop insurance agent cannot be involved in the claims process.

Prevented Plant

Must be received within 72 hours of the final planting date if: You do not intend to plant the insured crop during the Late Planting Period; or you determine you will not be able to plant the insured crop within any applicable Late Planting Period.

Paying

Our adjusters are equipped with mobile work stations that allow them to upload and settle a claim from any remote location. When the paperwork is complete, the information is sent to the claims processing department for rapid payment. We are required by the RMA to pay your claim within 30 days, provided an agreement has been reached and you have complied with all policy provisions. We are required by your policy to deduct any monies due Hudson Insurance Group or the Risk Management Agency prior to making any claim payment to you.

REVIEW

We may review the findings of the Claims Adjuster for accuracy and completeness prior to the distribution of any indemnity payment. RMA mandatory reviews include:

High Dollar Loss - Claims in excess of \$200,000 require a complete three-year APH and current year claim review.

Conflict of Interest - Claims when the individual making the disclosure has a share in the crop shown on the policy or has a relative with a significant business interest in any insurance policy with Hudson Crop.

Data Mining - Claims where anomalies are identified by RMA due to unusual underwriting or loss performance is suspected.

Consecutive Loss Adjuster - Claims where the same adjuster has signed a claim in three consecutive years.

NON DISCRIMINATION STATEMENT: Hudson Insurance Company is an equal opportunity provider. The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees and applicants for employment on the basis of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or a part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases apply to all programs and/or employment activities.)



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