



CLAIMS PROCESS - REPLANT GUIDELINES

Replanted Crop is the the same agricultural commodity replanted on the same acreage as the first insured crop for harvest in the same crop year if the replanting is specifically made optional by the policy and the insured elects

Definitions

Insurable Acreage – Acreage that meets all policy insurability requirements, regardless of whether or not such acreage is reported as “insured acres” by the ARD for the applicable insured crop.

Practical to Replant – Our determination, after loss or damage to the insured crop, that you are able to replant to the same crop in such areas and under such circumstances as it is customary to replant and that replanting the insured crop will allow the crop to attain maturity prior to the calendar date for the end of the insurance period.

We may consider circumstances as to whether:

- (1) it is physically possible to replant the acreage;
- (2) seed germination, emergence, and formation of a healthy plant is likely;
- (3) field, soil, and growing conditions allow for proper planting and growth of the replanted crop to reach maturity; or
- (4) other conditions exist, as provided by the Crop Provisions or Special Provisions.

Unless we determine it is not practical to replant, based on the circumstances listed above, it will be considered practical to replant through:

- (1) the final planting date if no late planting period is applicable;
- (2) the end of the late planting period if the late planting period is less than 10 days; or
- (3) the 10th day after the final planting date if the crop has a late planting period of 10 days or more. We will consider it practical to replant regardless of the availability of seed or plants, or the input costs necessary to produce the insured crop such as seed or plants, irrigation water, etc.

Qualifying for a Replant Claim

- Acreage must be deemed practical to replant;
- Acreage must be greater than 20 acres or 20% of the acreage determined on a unit basis;
- A previous replant payment must not have been made on the same acres in the same crop year;
- The remaining crop must appraise less than 90% of the production guarantee for the acreage; and
- Acreage must have been planted on or after the initial planting date as specified in the Special Provisions.

Practical to Replant

If the AIP determines it is practical to replant, acreage cannot be released to another crop. If the insured does not replant or plants to another crop, the AIP:

- Will not pay an indemnity on such acreage; and
- Will revise the Acreage Report to designate such acreage as uninsurable.

INSURED’S RESPONSIBILITIES

Insured’s must provide all notices required under the policy provisions. This includes notices when the insured wants to destroy any acreage of an initially planted crop and replant it. The AIP must provide consent in advance of replanting.

Exceptions may not be made even when the original stand remains intact because the insured inter-seeded, replanted alongside the original damaged rows, or left Representative Sample Areas at the insured’s discretion. When the insured crop is destroyed without consent and then replanted, no replanting payment can be made (if replant payment provisions are applicable to the crop) and no indemnity payment associated with the acreage initially planted can be made.

Field Inspections

Replanting payments do not apply to crops insured under the Small Grains CP that have been initially planted to a winter type of the insured crop (including rye) in any county for which the SP has only a fall FPD (including FPDs in December, January, and February.)

If the unit qualifies for a replant payment, the notice will be changed from a preliminary notice to a final notice (Final replant claim) utilizing a Certification Form.

An AR must be submitted with the final replant claim, if not previously submitted. If the AR is revised for the replant units after submission of a replanting payment (final) claim, a corrected claim must be submitted with the revised

Determinations

Date of Initial Planting – Crop acreage planted earlier than the Earliest Planting Date specified in the SP for the applicable crop and county is not eligible for a replanting payment.

Acreage Damaged - The acreage to be replanted must be at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit as determined on the FPD or within the LPP if a LPP is applicable. (This is not applicable to forage seeding.) If this determination cannot be made because additional insured acreage on the unit is to be planted and the minimum may not be met, consent to replant may be given, but the replant claim is to be handled as a preliminary replant inspection as instructed in the appropriate crop LASH and below. A previous replanting payment must not have been made on the same acreage for the same crop year.

Appraisal of Potential Production - To qualify for a replant payment, the appraised potential production cannot exceed the amount stated in the crop policy. Refer to the individual CP for specific amount. If crop damage is due to hail, blowing sandy soils, frost, or freeze, the appraisal must be deferred.

Replanting Payment

If allowed by the Crop Provisions, a replanting payment may be made on an insured crop replanted after we have given consent and the acreage replanted is at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable). If the crops to be replanted are in a whole-farm unit, the 20 acres or 20 percent requirement is to be applied separately to each crop to be replanted in the whole-farm unit. No replanting payment will be made on acreage:

- On which our appraisal establishes that production will exceed the level set by the Crop Provisions;
- Initially planted prior to the earliest planting date established by the Special Provisions; or
- On which one replanting payment has already been allowed for the crop year.

The replanting payment per acre will be:

- The lesser of the actual cost for replanting or the amount specified in the Crop Provisions or Special Provisions; or
- If the Crop Provisions or Special Provisions specify that your actual cost will not be used to determine your replant payment, the amount determined in accordance with the Crop Provisions or Special Provisions.

No replanting payment will be paid if we determine it is not practical to replant.

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