



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 get worse 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. Losses due to aflatoxin will be covered only if appropriate samples of the production were obtained by an adjuster (or a trained, disinterested third party approved by the AIP).

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).

For additional FDA advisory level information, visit <https://www.gipsa.usda.gov/fgis/aflatoxin.aspx>.

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.

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