



## UNAVOIDABLE UNINSURED FIRE (UUF) / THIRD PARTY DAMAGE

**Unavoidable Uninsured Fire (UUF)** is a fire caused by an uninsured cause of loss by actions which are outside the control of the insured and unavoidable.

**Third Party Damage** is damage to a crop that results from the actions of a third party, outside the control of the insured.

### Damage Due to UUF/Third Party

- Is not an insurable cause of loss.
- No indemnity is paid for these losses.
- Occurrence does not, in general, increase the risk of losses in the future.
- Yield remaining after the incident does not adequately reflect the expected actual production of the crop.
- Is distinctively different from losses due to insured causes of loss, where crop appraisals provide useful information for determining expected future yields.

### Production Records

- Production and acres with damage from UUF/Third Party will not be included in the APH database.
- Production from any undamaged acres will be included in the database.
- The above allows production lost for the 2020 and subsequent crop years to not impact the 2021 and subsequent crop years' APH databases.

### Acreage Report

Separate line entries are required on the acreage report for the acreage damaged and not damaged by UUF/Third Party.

- If damaged before ARD, then separate lines are reported.
- if damaged after ARD, acreage report is modified to have separate lines.

### IMPORTANT

The insured must file a notice of loss in accordance with the policy and procedures in the LAM as well as be able to provide proof and/or document to the AIP.

### EXAMPLES

**UUF:** Fires caused by drivers throwing lit cigarettes out of car windows are caused by third parties and are unavoidable.

**Third Party Damage:** A neighbor negligently applies chemicals and the resulting spray drift damages the insured's crop.

### PREMIUM

Premium adjustments will not be made for insured acreage damaged by UUF or a Third Party.

## Impact on Replant and Prevented Plant

- Acreage damaged by UUF or a third party reported on the acreage report as Insured – UUF/Third Party damaged acreage in any of the four most recent CYs is used in the determination of the maximum number of eligible PP acres.
- No change to Replant requirements.

## Stage Codes

The Risk Management Agency (RMA) has developed stage codes for AIPs to use in tracking UUF and Third Party losses to assist in identifying these for potential exclusion from actual production history databases.

- TZ - UUF/Third Party Damage – Zero Production on Same Acreage
- TA - UUF/Third Party Damage – Appraised Production on Same Acreage
- TH - UUF/Third Party Damage – Harvested Production on Same Acreage

***NOTE: It is the insured's responsibility to determine whether the cause of loss is UUF or Third Party. Such determination does not alter the claim, but rather provides relief in the APH database for subsequent years.***

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