

WHAT TO EXPECT IN A LOSS SITUATION

After RMA releases the actual ending values after the end date of the endorsement period, the Hudson Crop Claims Team will verify coverage prices and compare to actual ending values. If the actual ending value is less than the coverage price, an indemnity is due.

STEP 1

Actual Ending Values Released

 Daily and weekly actual ending values are released by the RMA approximately 3-5 days after the end date.

STEP 2

Was a Loss Identified? (Actual Ending Value < Covg. Price = Indemnity)

- If no, a non-loss letter will be sent to the producer by Hudson.
- If yes, a loss letter is sent to the producer by Hudson (Start gathering required documents! See right call-out box.).

STEP 3

If "Yes" in Step 2...

- Receive Notice of Loss and claim forms in the mail or from agent.
- Producer must supply additional documentation with the form if the livestock was sold or in case of a review (See right.).

STEP 4

Complete & Submit Documentation

 Complete, sign and return the provided claim form with supporting documents to Hudson's office or via email:

LivestockClaims@HudsonInsGroup.com.

For assistance, please contact your agent or our livestock support team: Livestock@HudsonInsGroup.com or (913) 378-2928.

SUPPORTING DOCUMENTS

Documents deemed sufficient to support verification of ownership include, but are not limited to: bills of sale from prior owners; financing and credit documents secured by the insured livestock or livestock product; written statements from third parties, such as feed suppliers or veterinarians who have visited the farm or ranch, who visually identified the livestock listed on the Specific Coverage Endorsement and can attest to your ownership of the identified livestock; or bills of sale for the covered livestock or product.

IMPORTANT

- To receive an indemnity, the producer must submit a claim to Hudson Crop on the Hudson Crop form within 60 days following the end date.
- The indemnity payment shall be made within 60 days following receipt by Hudson of the properly completed and signed claim form.
- If the end date is on a Saturday, Sunday or federal holiday, or, if for any reason the relevant report is not available for that day or any other day of the ending period, then the actual ending value will be based on the most recent reports made prior to that date.

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Hudson Crop

7300 West 110th Street, Suite 400 | Overland Park, KS 66210 T 866 450-1445 | F 913 345-1671 | **HudsonCrop.com**



