

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 3-7 business 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 document! (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 provide supporting documentation that verifies ownership of share of the livestock insured under the SCE with the claim form to receive an indemnity. (See right call-out box.).

STEP 4

Complete & Submit Documentation

 Complete, sign and return the provided claim form with supporting documents (within 60 days following Notice of Loss) to Hudson's mailing address below or via email to 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; financing and credit documents secured by the covered livestock; or certified 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 ownership of the identified livestock. If livestock purchase agreements are provided to verify ownership, they must have a date of delivery or pickup before the start of the insurance period. Documents verifying the sale of livestock during the insurance period must show:

- Seller
- Purchaser
- Number of livestock sold
- Date Sold
- Weight of livestock sold

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, otherwise no indemnity will be paid.
- The indemnity payment shall be made within 30 days following receipt by Hudson of the properly completed and signed claim form.
- If insured disposes of or sells covered livestock more than 60 days prior to the SCE end date, you will not be considered to have an ownership interest in the disposed of or sold livestock.

NON DISCRIMINATION STATEMENT: Hudson Insurance Company is an equal opportunity provider. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs).

The information contained in this brochure is for general information only and shall not modify the terms of any insurance policy.



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