



**Important Message to Policyholders
October 2020**

Dear Policyholder,

The fall harvest season is once again upon us. As you prepare your equipment for this year's harvest, we would like to remind you of your responsibilities in the event that you have a claim.

Steps you should follow:

- 1. You must notify your agent as soon as possible and prior to any repairs being made. Your agent *DOES NOT* have the authority to authorize repairs.**
- 2. A claims adjuster will contact you to view your damaged parts or combine. Your cell phone number will help expedite our claims adjuster contacting you.**
- 3. Your policy is an Actual Cash Value policy. This means that partial losses will be settled using parts of like kind and quality. No depreciation will be deducted for either part(s) or labor. FMH will not pay more than the actual cash value of the machine or applicable "limit" of the damaged machine.**
- 4. All harvest losses must be reported to Farmers Mutual Hail Insurance Company of Iowa by December 31, 2020 for coverage to exist under your policy. In no event will coverage be afforded for losses reported after December 31, 2020.**

When checking your equipment, please make sure all safety and warning lights are working properly. We strongly encourage replacing any faded or worn SMV signs.

Portions of the Midwest received adequate rainfall, while other parts were experiencing drought conditions. As crops were maturing and talk of harvest was underway, along came the Derecho Storm on August 10TH, leaving crops leaning, twisted and flattened. The debris left by this storm will make harvest challenging at best. We urge you and your employees to clean and maintain your equipment as recommended by the manufacturer to ensure a safe harvest. If you have any questions regarding your insurance coverage please contact your agent.

Wishing you a safe and prosperous 2020 harvest!

Marty Mortvedt
AVP Claims P&C Division