



Farmers Mutual Hail
Insurance Company of Iowa

INSURED REPLANT CLAIM CHECKLIST



Contact your FMH agent immediately if you think you might have a replant claim. To prepare for your adjuster appointment, use this checklist to organize your records and speed up the claim adjustment process.

BEFORE REPLANTING OR DESTROYING A CROP

- > Notice must be given to your agent before replanting.
- > The insured must speak to an adjuster before replanting.
- > Any crop being destroyed must be appraised by an adjuster before destruction.

QUALIFICATIONS

- > **MPCI (Federal Policy):** Replants require at least 20 acres per unit or 20% of the unit – EU, BU or OU – to qualify for a replant payment. EIEU (irrigated) qualify by separate practice.
- > **Replant Premier (FMH Private Product):** Replant Premier does not require a minimum number of acres to qualify.

PAYMENTS

- > A replant payment may be made only once on acreage and only for the same crop.
- > The maximum replant payment will be limited as stated in the policy provisions.
- > Acreage reports must be submitted to your agent and processed into the system before your claim can be finalized for payment.

RECORDS TO PROVIDE

- > If you can map your replant acres, please provide the map, which will be useful in recording acres, date, and what parts of the field were replanted.
- > Unless the replanted acreage is visually verified, a certification form must be completed and returned to your adjuster.
- > If your replant does not qualify for self-certification, it will need to be appraised, and the appraisal must be less than 90% of your guarantee to qualify.

SELF-CERTIFICATION

- > The Self-Certification Replant Worksheet may be used when the acreage to be replanted is 100 acres or less for the underlying database within the unit.
- > A map is required for self-certification replants. These maps can come from FMS, FSA or they can be hand drawn.
- > For self-certification replants, a seed receipt is required unless you submit your acres through FMH Precision Solutions processes.

SUBMIT YOUR PRECISION DATA IN THE FMH POLICYHOLDER CENTER

Learn how to submit your precision data for reporting:

fmh.com/precision-solutions/reporting

