



Farmers Mutual Hail
Insurance Company of Iowa

INSURED PREVENT PLANT CLAIM CHECKLIST

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



IMPORTANT NOTE: Please contact your adjuster **prior** to putting any prevented acreage to another use. Any acreage planted to another crop prior to the end of the Late Planting Period will forfeit any prevent plant indemnity.

CURRENT YEAR'S 578'S AND MAPS

Please provide a copy of your FSA 578 Producer Print form listing all your planted and prevented acres for the current crop year, along with FSA Maps or Precision Planting Maps, for your operation. This will help the adjuster verify the acreage listed on the policy.

- **Added/Removed Land:** Please notify the adjuster of any land that has been added to your operation or is no longer being farmed.
- **20/20 Rule:** If you have less than 20 acres or 20% of your field/unit prevented, please contact your adjuster.

1 IN 4 RULE DOCUMENTATION (WHERE APPLICABLE)

Some areas may require documentation showing that the prevented ground was planted, harvested, and insured in one of the last four crop years.

(This only applies to certain states. Please contact your adjuster to determine if this is required in your area.)

SEED RECEIPTS (IF REQUESTED)

Please include seed bookings/return receipts or a letter from the seed dealer showing that the seed was available to you for the prevented crop.

CAUSE OF LOSS DOCUMENTATION

Any available weather information or photographic proof that will show why you were unable to plant the affected crop will be useful. This could be from on-farm weather stations or local airport weather information.

If a non-weather cause of loss is in place, please provide any documentation necessary to prove the cause of loss.

MISCELLANEOUS DOCUMENTS

Should the cause of loss not be general to the area, the adjuster may require further documentation. This could include items such as additional weather information, lease agreements, equipment inventory, or any other documentation to provide the necessary proof to warrant an indemnity due. This will be at the adjuster's discretion.

YOUR CONTACT INFORMATION

Please provide your email address and cell phone number.

- **Email for DocuSign:** When claims are completed, should you agree, the adjuster can complete the signing of the claim by DocuSign, which will be sent to your email address.

GET PAID FASTER WITH DIRECT DEPOSIT

Sign up for direct deposit to receive your claim payment electronically:

1. Go to www.fmh.com/policyholder and login or create an account.
2. Navigate to **Premium/Billing** and go to the **Bank Accounts** tab
3. Input your bank account information and select the **"Set as ACH Claim Payment Bank Account"** checkbox.

