



»»» LET'S TALK! «««

DELCO CROP INSURANCE

Spring 2025

HIGHLIGHTS:

- Replant Reminders
- Practical to Replant Definition
- 20/20 Rule
- Replant Payment Calculations
- Final Plant Dates
- Prevented Planting Reminders
- Crop-Hail Reminders



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REPLANT REMINDERS 2025CY

»»» TIMELY SUBMITTED CLAIM

- Insured **MUST** receive authorization to replant from the adjuster prior to replanting.

»»» SELF CERTIFICATION

- An adjuster may authorize a replant to be self-certified up to 100 acres per underlying optional unit.

»»» ELIGIBILITY

- Damage due to insurable cause of loss.
- Meets the 20/20 rule.
- Remaining stand will not produce at least 90% of the production guarantee for the acreage.



REPLANT PAYMENT CALCULATIONS

NUMBER OF BUSHEL * PROJECTED PRICE = PAYMENT PER ACRE

Crop	Bushels	2025 Projected Price	Payment Per Acre
Corn	8	\$4.70	\$37.60
Soybeans	3	\$10.54	\$31.62

Replant payments are issued once an Acreage Report is submitted.

20/20 RULE

To qualify for a replant payment, the damaged acres must be at least the lesser of 20 acres or 20% of the insured planted acres in the unit.

FINAL PLANT DATES

2025 CROP YEAR

Corn:

- Southern WI = 5/31
- Northern IL = 6/5
- Iowa = 5/31

Soybeans:

- Southern 3 Tiers of WI counties = 6/15
- Northern IL = 6/15
- Northern IA = 6/15

**A Late Plant Period of 25 days immediately following the Final Plant Date. The guarantee for acreage planted during this time will be reduced by 1% per day. Acreage planted after the Late Plant Period can be insured at the PP guarantee or elected to be Uninsurable.*

Scan for additional
Plant Dates





PREVENTED PLANTING (PP)

2025CY REMINDERS

>>> TIMING OF PP

PP claims cannot be submitted until we've surpassed the final plant date for the crop. Please notify your agent within 72 hours of making the decision to not plant acreage.

PP COVERAGE LEVELS

Corn - 55%

Soybeans - 60%

Processing Beans - 40%

Sweet Corn - 60%

***Many of you have the PP Buy-up (PF) Option elected on your policy which will get you an additional 5% above what is shown above.**

>>> "1 IN 4" QUALIFYING RULE

In one of the four most recent crop years, acreage **MUST** be:

- Planted,
- Insured, and
- Harvested or adjusted for claim purposes.

>>> 20/20 RULE

PP acreage must constitute at least 20 acres or 20 percent of the insurable crop acreage in the unit, whichever is less (after the minimum acreage requirement on the unit is met, PP payments are on a per acre basis).

>>> INSURED OPTIONS

Once a producer has been prevented from planting the insured crop, the insured may choose one of the following:

1. Not plant a second crop & receive 100% of the prevented planting payment on the first insured crop.
2. Plant a cover crop & receive 100% of the prevented planting payment on the first insured crop unless the cover crop is harvested for grain or seed.
3. Plant a second crop after the late planting period for the first insured crop & receive 35% of the prevented planting payment (a yield of 60% of actual production history will be used in the APH).

1ST CROP / 2ND CROP RULES

2025CY

➤➤➤ GENERAL REMINDERS

- A cover crop that is later harvested for grain or seed will be considered a second crop for insurance purposes.
- Corn planted on acreage that was harvested for first crop hay is uninsurable.
- Corn is never considered a cover crop for crop insurance. If acreage is claimed as prevent plant and is later planted to corn, even for silage, it will be considered a second crop.

➤➤➤ DOUBLE CROPPING SOYBEANS

The Double Cropping Initiative allows growers to insure soybeans planted after wheat is harvested if the following steps are taken:

- Northern IL - a Blanket Written agreement must have been submitted by 3/15/25.
- WI - a Written Agreement (with 3 years of double crop history) must be submitted by 7/15/25.

COVER CROP TERMINATION

In WI & IL, the cover crop must be terminated before crop emergence to maintain insurability of the cash crop unless written exception from an ag expert can be provided.


➤➤➤ RELAY CROPPED SOYBEANS

Policyholders requesting coverage for relay cropped soybeans must submit a written agreement request:

- Prior to the acreage reporting date (7/15); and
- Include evidence of adaptability is required from an agricultural expert that relay cropping is an acceptable practice for the requested location.

➤➤➤ LET'S TALK <<<<

BE SURE TO CONTACT YOUR DELCO CROP AGENT WITH ANY QUESTIONS YOU MAY HAVE!

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