

# Crop Shop

Fulton Insurance Newsletter

**Fulton Insurance, Inc. / Rick & Annette Fulton / Crawfordsville, Iowa / January 2009**

As your Insurance Partner, our goal is to help you have a successful 2009. We want to assist you by providing information and education to find the products that fit **your** needs. We recognize that Crop Insurance is an important tool in your business planning, and as such, we want to keep you informed so you can make the best choice possible. Please know, we are only a phone call away from any questions that arise as you carefully decide.

Fulton Insurance



Your Insurance

*Partner*

Personal & Professional

## Inside this issue:

Meeting	1
2009 Fed Crop	1
ACRE Program	1
Biotech discount	2
Claims, Hail	2
Services	2

What lies before us and what lies behind us are small matters compared to what lies within us.

*Thomas Edison*

## MARK YOUR CALENDAR

Fulton Insurance is sponsoring a seminar **FEBRUARY 11, 1pm - 3pm** at the Washington County Extension office. Jim Jenson from the ISU Extension office will be speaking on the 2009 Farm Bill ACRE Program. He, along with Bill Bartenhagen from Washington County FSA will be available to answer any questions you may have. Curt Blake, Marketing Rep for Rain and Hail LLC will also be in attendance. He and I will address the changes in the crop insurance program for 2009. Plan to attend to gain valuable information for your 2009 Grain Marketing Plan. **Lunch will be served from 11:30-12:45 along with homemade pie !!**

## 2009 Federal Crop Insurance

The 2009 Federal Crop Programs are basically the same, with a few changes. The Biotech Discount has expanded, Enterprise Discount has gotten MUCH more aggressive. Some of the fundamental differences between CRC and RA have been minimized. The Price change for CRC, RA and GRIP have all been made to an upward move of 200% and no downward limit.

**The increased discounts will provide opportunities to increase protection without increased expense.** Contact Fulton Insurance for more details.

## ACRE program

Questions abound regarding the new farm program.

Please attend our seminar on Feb 11.

Info on the web: [www.card.iastate.edu/ag\\_risk\\_tools/](http://www.card.iastate.edu/ag_risk_tools/).

**Rain & Hail LLC**



Quality means  
doing it right  
when no one  
is looking.

*Henry Ford*

I find that the  
harder I work,  
the more luck I  
seem to have

*Thomas Jefferson*

Even if you're  
on the right  
track, you'll  
get run over if  
you just sit  
there.

*Will Rogers*



## Biotech Discount Expanded to include other major companies.

Last season, Monsanto products were the only hybrids eligible. For 2009, stacked trait products from Pioneer/Dow AgroSciences and also Syngenta are eligible. A rough list includes: Monsanto Triple stack or VT3 varieties, Pioneer/Dow Stacked Herculux Extra, Syngenta's Agrisure CB/LL, RW, GT, or 3000GT.

For a complete list of eligible products, contact our office or go to

<http://www.rma.usda.gov/policies/2009/09-be.pdf>

## Claims

With the major drop in commodity prices along with some disappointing yields, claims volume is tremendous from the 2008 season. Thank you for your patience as you have waited for adjustors to work your claims.

This year was an excellent example of how the revenue based Crop Insurance products can be an excellent tool in protecting your marketing plan.

## Hail - Wind - Fire

2008 was also a busy year for Hail claims. Many of our clients carried Hail coverage for the first time, and were quite glad they did! A few in our area experienced golf-ball sized hail.

A Hail product that many are interested in is **GREENSNAP** Endorsement. Many of our excellent hybrids have a tradeoff....at certain stages of growth, they are susceptible to greensnap. Greensnap coverage is available to protect against this. Coverage for Extra Harvest Expense is also available for "downed" corn.

Another popular endorsement is Field Grain fire. It is very cheap. If you do not carry Hail coverage, it is an excellent way to provide for the fire coverage that the Federal Crop Insurance excludes.

## Satellite Mapping Program...FREE!!

Clients of Fulton Insurance will be provided free access to RHIGIS Satellite mapping. This program is an excellent tool in mapping and managing your farm operation. Ask us for details.

## Property Coverage

We at Fulton insurance have provided property coverage to our clients since the 1980's. We provide excellent farm coverage, with unbeatable rates. Home, Auto, Liability, Life and Disability insurance are also products which we work with daily. Louisa County Mutual, Grinnell Mutual, Rain and Hail LLC and Auto-Owners Insurance are a few of our companies which provide excellent coverage to help protect all your investments. If we can be of service in any of these areas, **please call for a complementary insurance review.**

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