

## **Insurance claims with corn mold** *11/12/09 11:21:34 AM*

I have come across an article from Gary A. Hachfeld from the University of Minnesota Extension that discusses some information on Insurance claims if corn mold is suspected. There has been and continues to be some questions on what effect this will have on the corn. There has been some corn harvested around the Clifford area and from what I have seen and heard, the mold that is present on the ears before harvest, has not been an issue after being combined. The moisture of this corn both east and west of Clifford has been from 25%-32% off the combine.

Hope the weather continues to cooperate for everyone.

Thank You

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# **Open crop insurance claim if corn mold is suspected**

**By Gary A. Hachfeld, University of Minnesota Extension**

ST. PAUL, Minn. (11/2/2009) — The late harvest and extremely wet weather has resulted in several problems for farmers including the appearance of mold on the ears in standing corn. Many farmers are asking what they need do to make sure they comply with all crop insurance procedures for any crop loss.

If farmers suspect there is mold in their corn, they should immediately contact their insurance agent and open a claim before harvesting the corn. The adjuster needs to verify whether or not Aflatoxin mold is present. If Aflotoxin is present and verified by the insurance adjuster, a quality adjustment will be made and a claim is paid to the farmer based upon the loss. However, if the farmer harvests and stores the crop without an adjuster's verification and Aflotoxin is present, the insurance company will void any claims made by the farmer.

There have been several new strains of mold in corn fields as a result of the wet weather. Many of those molds have not yet been identified. Therefore, it is even more critical for farmers to contact their insurance agent immediately if they see mold in their corn. An adjuster needs to verify the mold, and also will check whether or not the mold is Aflatoxin. If there is no Aflotoxin, the farmer can likely begin harvest. There would be no need to leave check strips at that point.

If farmers can proceed with harvest, it is recommended that they do so regardless of the corn moisture content. Waiting a few days for dry-down, especially if more rain occurs, may greatly increase the mold problem. Rapid harvest is critical even though it adds to the cost of production. There is more information for producers on a University of Minnesota Extension website created for producers facing late harvest challenges at <http://www.extension.umn.edu/LateHarvest>.

If farmers have questions about their crop insurance coverage or any procedures they need to follow, contact the insurance provider and ask the questions necessary to insure compliance. Doing so will enable them to take advantage of the crop insurance protection they have purchased.