



# Connealy Insurance

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November 4, 2009

## 2009 HARVEST PRICES ANNOUNCED:

CRC Corn **\$3.72**. **Down** from spring price of \$4.04.

RA & CRC Soybeans **\$9.66** **Up** from spring price of \$8.80.

RA Corn price will be announced on or about Dec 2<sup>nd</sup>.

At this time, most of the yields being reported have been outstanding. Outstanding in water! We don't need to tell you that extreme wet harvest conditions are causing delays in harvest. If you are unable to complete your harvest by **December 10<sup>th</sup>** due to the weather you can request additional time to harvest without jeopardizing your coverage. The most important thing we can tell you, if it is getting close to December 10<sup>th</sup> and you haven't been able to get into a field, call us to report that your harvest has been delayed because of adverse weather, which is an insured cause of loss. Your crop insurance policy will cover loss of quality, reduced yields, and revenue losses if you chose revenue coverage. The cost of drying the harvested crop is not covered.

If your **corn** yields are running low, you need to be aware that since the corn harvest price was set lower than the spring price you may have a revenue loss even if you don't have a yield loss.

We are not receiving or expecting many yield loss claims this year, however, due to the **time restriction** on submitting a claim the sooner you get your yields in, the easier it will be to determine if you have a bushel loss or a possible price loss. *A notice of loss turned in more than 15 days after your harvest is complete may be denied.*

Again, we don't need to be notified until closer to December 10<sup>th</sup>, but we need to request additional time to harvest in order to **protect** your crop insurance coverage.

Check out our website [www.connealyinsurance.com](http://www.connealyinsurance.com) for additional information and related RMA articles.

Thank you for your cooperation and the trust you have shown in our agency by placing and keeping your business with us.

Wishing you a safe harvest,  
Janis, Linda, Kim & Tammy