

B & S Insurance Agency

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www.bandsins.com

Dear Crop Insured,

Fall Harvest is just around the corner! It sounds like many of you could start this week or next. As we move into the fall, we wanted to give some updates on the crop insurance front.

Claim Information

- If you are going to cut silage, please call the office so we can turn in a claim prior to cutting into the field. An adjuster must appraise your field before you chop it.
- If you have old crop in a bin, this needs to be measured before adding 2025 crops on top. Just give the office a call and we will get it turned in so an adjuster can come out and get a measurement.
- As you start to harvest your corn and soybeans and you have a farm that you think might have a claim, call us and we will turn in a claim. Please don't wait until you get done harvesting to turn in the claim. It will be considered a "late filed claim" and could be denied per crop insurance rules.

2025 Crop Premium

- If you want to bring your check to pay your premium to the office, we will be glad to post it online for you. These are due by 9/30/2025 without interest and the premium will start adding interest monthly after this.

2026 Wheat

- Any changes to your wheat policy will need to be made no later than September 30, 2025. This includes adding a wheat policy if you do not have one, making changes to coverage or the policy itself, or cancelling the policy.
- If you are going to broadcast wheat and mechanically incorporate it into the soil, you have let us know immediately so we can get a claim turned in. An adjuster must do an inspection, or you will not have coverage for 2026. If for some reason the wheat is not up and growing by December 15th, you won't have coverage.
- If you plant wheat with a drill, no inspection is required. Even if it doesn't come up until next spring, you will have coverage unlike broadcasted wheat.

Your "No Bull" Insurance Agency ~ Since 1984



- If you plant wheat by drilling or broadcasting, the final acreage reporting date is 12/15/2025. If you didn't plant wheat, you still need to call us and report zero acres before 12/15/2025. If you know now that you are not planting wheat for 2026 you can let us know and we will send you a zero-wheat report to sign right now.

2026 PRF Policies

- Pasture and Hay (PRF) insurance for 2026 has a final day of purchase of December 1, 2025. This is also the same date to report your acres or make changes to the policy if you have one.

Margin Coverage Option

- If you are interested in the new MCO policy, please call and visit with us about it. This is a new program for 2026 and will act like ECO (Enhanced Coverage Option) but will give you a fall price instead of spring.

Big Beautiful Bill & its Impact on Crop Insurance

- By now you have probably seen different things on the OBBBA and its impact on crop insurance. As of today, we can see there are numerous changes on the program such as subsidy increases and BFR (Beginning Farmer Rancher) benefits.

With many changes to the program, this year is important to come to our crop update meeting. This year's 2026 Crop update meeting will be February 16, 2026, at the American Legion in Palmyra, MO. We will have more details to follow.

If you have any questions about any of these, please call the office at 573-769-2086.

Thanks,

B&S Insurance Crop Team

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