



**KIPPES  
INSURANCE  
AGENCY, INC.**

*Serving  
Since 1988*

**June 2023**



**P.O. Box 50  
Victoria, KS 67671  
Ph. : 785-735-9485  
Fax: 785-735-9433**

- All-Risk Crop Insurance
- Crop Hail Insurance
- Farmowners Insurance
- Home & Auto Insurance
- Commercial/Business Insurance



**Final Plant Dates:**

(There may be some counties with different dates so you may need to check with us to check on your final planting date.)

- **Corn - May 25 or May 31 (This depends on the county. If you are unsure, call and we will give you the correct date.)**
- **Grain Sorghum - June 25**
- **Sunflowers - June 25**
- **Soybeans - June 15, June 20 or June 25 (This depends on the county. If you are unsure, call and we will give you the correct date.)**
- **Oats - March 31**

**Late Plant Period:**

- There is a 25 day Late Plant Period for row crops. If you plant after the final plant date, the APH Guarantee is reduced 1% each day up to 25%. After that, the crop is considered uninsurable. (For Corn the Late Plant Period is 20 days.)



*Kippes Insurance Agency, Inc. strives for excellence when it comes to your insurance needs.*



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**The Premium Billing Date for Wheat is July 1. Your crop insurance provider will be mailing your statements either a few days prior to July 1 or on July 1 and you will have 30 days to send in your premium due. After the 30 days, interest will attach.**

**\*REMINDER\* - Acreage Reporting Date is July 15 for all row crops. We have sent the Kippes Preliminary Acreage Reporting form to you. When you return that form back to us we will transfer the information to the company reporting form and send it to you to sign and return. This process gives us all the opportunity to look over the information thoroughly to make sure everything is reported and that there are no errors. All insurable acres must be reported and you also need to submit a signed report even if you have zero acres planted.**

**\*Wheat Harvest\***

**The Approved Projected Price for Wheat is \$8.79. The Harvest Price for Wheat is averaged from June 1 through June 30 and set the 1st week in July. When you are completed with your wheat harvest, we recommend that you send a copy of your production ledgers with the legal description marked for each load to keep in your file. Remember to include the bushels you may have stored for seed wheat or home storage.**

**\*\*\*It is also very important to keep your production separate for each unit and not co-mingle your grain.\*\*\***

**\*Losses\***

**It is very important to notify us timely in case of damage, loss of production or revenue. When there is damage or loss of production, you must give us notice, by unit, within 72 hours of your initial discovery of the damage or loss of production, (but not later than 15 days after the end of the insurance period, even if you have not harvested the crop). For revenue losses - if there is no damage or loss of production, you must give us notice no later than 45 days after the latest date the harvest price is released.**

**\*To prevent delays in a loss situation, please submit your production to us as soon as you complete harvest. We will look over your paperwork to see if you have any production or revenue losses and submit a Notice of Loss if we find there is a possible loss.**





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**CROP FIRE PROTECTION FOR WHEAT**

-Federal Crop Policies cover you for fire losses caused by lightning only, or by “**an act of God.**” Fire losses such as those caused by combines, trucks, and cigarettes are not covered under the Federal Crop Insurance.

-If you have a **crop-hail policy**, fire losses are normally covered up to that dollar amount. This would normally cover you for fire losses caused by other things, not just lightning losses.

-Separate **Crop Fire policies** are available to cover you for fire losses too. Losses covered would consist of fires caused by other acts, not just those caused by lightning.

-The premium rate for Kansas with our company is only **16 cents** per \$100 an acre coverage.

-The maximum you can insure wheat in Kansas is \$600/acre with our company.

**Example:**

300 acres of wheat  
x \$200 per acre fire coverage  
**\$60,000 worth of fire protection**

\$60,000 worth of fire protection  
x 16 cents per hundred  
**\$96 total premium**

**\*The above is only an example\***

-The cost for fire coverage in Kansas is fairly inexpensive, for the amount of coverage one gets.

-If you would like to know more about **crop-fire protection**, please give us a call.



**CROP-HAIL COVERAGE ON ROW CROPS**

Soon it will be time to start protecting your Corn, Milo, Soybeans and Sunflowers for crop-hail coverage through Kippes Insurance Agency, Inc. There are several plans and options to consider when choosing your crop-hail coverage.

If a farmer already has Federal Crop Insurance through Kippes Insurance, hail damage is a covered peril under that program. There are some farmers who wish to have additional coverage though.

Call us before the storm for a crop hail quote.