



Special One Grain

# The Specialist

Date: Monday, August 23, 2010

Grower Information Bulletin

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Visit our website: [www.specialonegrain.com.au](http://www.specialonegrain.com.au)

## Crop Insurance Update

What you can insure against...

**Option 1.** Hail and Fire, or **Option 2.** Fire only.

Additional benefits for **Option 1** above can include;

- ✓ Cover from first emergence
- ✓ Chemical overspray by other parties
- ✓ Damage by straying livestock owned by other parties
- ✓ Re-sowing due to loss at an early specified growth stage
- ✓ Reducing excess benefit
- ✓ Grain transit cover
- ✓ Stored grain.

There are two types of Crop Insurance policies...

- 1) "**Final Revision Date**" policy. This policy requires you to declare what your estimated yields will be as at the Final Revision Date and your premium will be based on that figure whether that yield is achieved or not.
- 2) "**After Harvest Declaration**" policy. The After Harvest Declaration policy requires you to provide the insurer with a declaration of the actual yield that is harvested, and it is upon this yield that your premium is calculated.

### **IMPORTANT...**

- You **may** be eligible for a discount on After Harvest Declaration policy premiums if...
  1. You practice precision agriculture techniques
  2. You can provide yield mapping data acceptable to the insurer
  3. You provide yield mapping data with your after harvest yield declaration
- You can reduce your premium by 15% if you increase your excess by only 5%.
- The Market Value Option will reduce your premium by 5%.
- It does not cost any more or less to insure one week or five months before harvest.

### **Act now for an obligation free crop insurance quote...**

For more information contact us...

- Call Toll Free 1300 28 12 28
- Terry Francis 0427 283 309
- Rowan Davy 0432 374 183
- Peter Nolan 0458 081 228
- David Wheaton 0488 122 828

Visit our website [www.specialonegrain.com.au](http://www.specialonegrain.com.au)...

- Click on the "**Click here for crop insurance**" button
- Download the crop insurance information sheet
- Complete the crop insurance information sheet & fax to 02 6752 1033