

Key Information:

- RMA has procedures in place for events such as the recent derecho thunderstorm.
- Producers should promptly notify their insurance agent to file a Notice of Loss (NOL) if they suspect damage or a loss in production due to wind or any other cause of loss.
- When a producer files a NOL, it allows AIPs the opportunity to inspect and/or to accurately appraise the production and timely settle any potential claim.
- A NOL must be provided to the AIP within 72 hours of the **initial time of discovery** of damage or loss of production and confirmed in writing within 15 days.
- Under certain conditions, an AIP may accept a **delayed NOL** when filing a timely NOL is not feasible.
- Adverse weather conditions are an insurable cause of loss. Adverse weather includes events such as hail, frost, freeze, **wind**, drought, and excess moisture.
- Multi-Peril Crop Insurance covers damage to the crop in the field, not damage to farm infrastructure such as grain bins, irrigation equipment, livestock barns, etc.
- If the AIP determines field conditions prevent producers from ever being able to mechanically harvest the crop, that production will not be counted and will be considered a full loss.
- If the producer waits and harvests normally, an indemnity will be paid on the amount that falls below the insurance guarantee.
- If the insured wants to destroy the crop and plant an insured 2nd crop, the 1st crop would have to be appraised to count production.
- If the producer plants an uninsured 2nd crop, the insured will receive a full indemnity for the 1st insured crop.
- With AIP approval, the producer may destroy the crop, plant a forage crop, and receive the full indemnity of the 1st insured crop.
- Producers may have purchased non-Federal supplemental wind coverage, which is widely available, that may additionally support losses.

RMA has online resources, including [National Fact Sheets](#), [Frequently Asked Questions](#), and:

- [First and Second Crop Rules](#)
- [Delayed Harvest - Wet Conditions](#)
- [Natural Disasters and Crop Insurance](#)
- [Double Cropping and Practical to Replant](#)
- [Following Another Crop - Not Following Another Crop](#)