

NAU Country Insurance Company is an equal opportunity provider.

Re: Wildlife, Insect, Weed, or Disease Damage

Dear NAU Country Policyholders,

Many Crop Provisions provide for coverage due to wildlife, insect, weed, or disease damage. If you claim a loss due to any of these causes, you should be able to demonstrate in subsequent years for the same acreage how you've followed good farming practices or implemented wildlife control measures in order for damage due to the same causes to be covered. Below is the loss adjustment procedure that will be followed to adjust a claim involving these causes.

Procedures from 2023 Loss Adjustment Manual

Section 3: Special Claims Procedures

Paragraph 1135: Claims Involving Severe Wildlife Damage, Insect, Disease, or Weed Infestation

(1) The first crop year damage resulting from severe, insect, disease, weed infestations, or wildlife damage (only when wildlife is included as an insurable COL in the CP) will generally be considered unavoidable if the insured was unaware of the conditions at planting time. However, if:

(a) It is determined that the insured was (or should have been) aware of the wildlife presence, insect, disease, or weed infestation at planting time but did not follow appropriate recognized GFPs (e.g., crop rotation or soil treatment practices), or recognized wildlife control measures that could be effectively used on agricultural acreages, some or all of the loss will be considered an avoidable (uninsured) COL.

(b) A disease resistant variety exists for a disease that agriculture experts in the local area are recommending be planted, and the insured does not plant such a variety, the disease is considered to be an avoidable COL, even in the first year.

NAU Country Insurance Company

Corporate office

7333 Sunwood Drive, Ramsey, MN 55303

Phone: 763.427.3770 Toll-free: 888.942.6557 Fax: 763.427.6473

www.naucountry.com



NAU Country Insurance Company is an equal opportunity provider.

(2) Disease is not an insured COL, even when the first crop year damage is considered unavoidable, if the sole loss of production is due to a Federal or State quarantine that requires destruction of the diseased crop, unless otherwise stated in the CP or SP. Refer to Subparagraph 1121H(1).

(3) Advise the insured that some or all of the damage due to the same cause in subsequent years on the same acreage will be considered avoidable (uninsured) unless recognized GFPs or recognized wildlife control measures have been followed. Suggest that the insured contact the local county extension office to obtain their recommendations for treating and eradicating the infestation, or the state conservation department to determine if there are any recommended control measures for the wildlife on agricultural crop acreage.

(4) Record the details of the case and identify the cause and name of weed, disease, or other pest and list the control measure(s) taken, in the Narrative section of the PW or on a Special Report.

(5) Identify the infested field(s) on an aerial photomap and the PW or on a Special Report.

(6) Appraise and record loss of production from avoidable causes according to applicable procedure.

For further information please contact your agent.

Sincerely,

NAU Country Insurance Company