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## Late Harvest and Crop Insurance Coverage

William M. Edwards

Iowa State University, [wedwards@iastate.edu](mailto:wedwards@iastate.edu)

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# Late Harvest and Crop Insurance Coverage

**Abstract**

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**Keywords**

Economics

**Disciplines**

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## Late Harvest and Crop Insurance Coverage

By William Edwards, Department of Economics

Iowa and other Corn Belt states are experiencing one of the latest and slowest harvest seasons on record. Some producers have had concerns about whether their crop insurance coverage will be still be in effect if harvesting drags into December.

The standard policy for corn and soybeans in the Midwest states that Dec. 10 is the end of the insurance period. However, producers may request their insurance company to allow them additional time to complete harvesting. This can be granted when timely notice is given to the agent and the delay is due to an insured cause, such as wet weather or snowfall. This will allow any claims to be settled based on actual harvested production rather than an appraisal in the field.

Generally, if insured acres are still not harvested by early December, producers should contact their crop insurance agents and request additional harvest time beyond Dec. 10. Producers are required to make an honest effort to harvest the crop during the extended period if conditions allow, or to document why they were unable to do so with a written record and even photos.

The Risk Management Agency, which regulates multiple peril crop insurance policies, recently issued a [program announcement regarding wet harvest conditions](#). The standard crop insurance policies cover quality losses due to low test weight, foreign material and mold, as well as low yields and prices. However, increased drying costs and charges are not covered.

*William Edwards is a professor of economics with extension responsibilities in farm business management. Edwards can be contacted at (515) 294-6161 or by emailing [wedwards@iastate.edu](mailto:wedwards@iastate.edu).*

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