

Crop Insurance

FARMER SUCCESS STORY



Farmers minimize their risk through grain crop insurance



Salem County NJ- With the ever increasing cost of putting crops in the ground , farmers can no longer afford to gamble on crop survival and many of them now turn to crop insurance as a safety net. Once such farm that implements crop insurance to protect their grain crops is Spring Brook Farms in Pittsgrove NJ. Byron DuBois, Co-owner and manager of Spring Brook Farms makes sure that his 630 acres of wheat, 1,800 acres of corn, and 1,000 acres of soybeans are covered each year with crop revenue coverage using the enterprise units option. “With the cost of production being so high now-a-days, and having so much risk involved in growing crops, with the low cost of crop insurance you can protect yourself from these risks” says Byron. “There is no “normal” weather anymore and when you already have that much money into cost of production for your crops, you just factor in crop insurance as well to protect you, you cant afford not to these days.” When asked whether the trend adjustment option for grain crop insurance policies has helped him Byron responded “yes trend adjustment has resulted in me having a higher production average in my APH (actual production history).” Spring Brook

Farms has insured their crops with crop insurance for the past 15 years. During this time they received indemnity payments when their grains suffered during a drought and again when



their wheat quality was low due to weather related causes. During one season, Byron was prevented from planting some of his grain on time because the ground was too wet but was able to receive help through the prevented planting clause in his insurance policy. With natural disasters becoming more common then ever in recent years, it is highly recommended to cover your crop risk with crop insurance

through the Risk Management Agency! Insurance premiums are partially subsidized to make insurance more affordable then ever!



For additional information, or a list of NJ crop insurance agents, contact The Garden State Crop Insurance Education Team at 1-800-308-2449 or visit us online at: <http://saalem.rutgers.edu/cropinsurance>

This is brought to you by the Garden State Crop Insurance Education Initiative, a partnership between the USDA Risk Management Agency, New Jersey Department of Agriculture and Rutgers Cooperative Extension of Salem County. For additional information about crop insurance contact a crop insurance agent (www3.rma.usda.gov/apps/agents/) or visit our website <http://saalem.rutgers.edu/cropinsurance>, or call our toll free hotline 1-800-308-2449 <http://www.rma.usda.gov/tools/agent.html>

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