
SIMPLIFIED CLAIM PROCESS

NAU Country will be utilizing the Simplified Claims procedure as allowed by RMA. The purpose of this process is to allow the Insured to self-certify their loss if it meets strict criteria. This process should help our Insured's to assist in the processing of their claim and help us get money back to them in the fastest possible way.

The guidelines for a claim to qualify for a **Simplified Claim** are as follows:

1. The allowed crops:
Coarse Grains (Corn, Soybean, Grain Sorghum)
Small Grains (Wheat, Barley, Oats, Rye, Flax)
Almonds, Buckwheat, Canning & Processing Sweet Corn,
Canola, Cotton, Dry Beans, Dry Peas, Green Peas, Peanuts,
Popcorn, Rapeseed, Rice, Sugar Beets, and Sunflowers
2. The loss can be on optional, basic, enterprise or whole farm units.
This process is intended to be used for all units of the crop(s) specified on the Notice of Loss.
We cannot process one unit as a Simplified Claim and send an adjuster for other units of the same crop.
3. For optional units the loss can not be greater than \$20,000 per unit.
For basic, enterprise, or whole farm units the loss can not be greater than \$40,000.
4. All acres of the crop(s) must be harvested. No portion of the crop(s) may be left in the field.
5. All production must be sold or commercially stored and shown on a settlement sheet or acceptable third party ledger. Individual load tickets or farm stored production is not eligible.
6. The insured must provide the company with a copy of the aerial photo(s) identifying the specific growing crop and number of acres planted in each field making up the unit(s) for which the insured is claiming a loss. These maps can be FSA maps or NAU Easy Mapping.

To initiate the Simplified Claim the Notice of Loss submission will specify the Harvest Loss as a Simplified Claim. We will email or mail the required forms the Insured must complete. The Simplified Claim Notice of Loss must be completed in its entirety.

The insured must submit copies of settlement sheets/summary sheets with the units identified and aerial photos identifying the specific growing crop(s) and number of acres planted in each field for each unit for which the insured is claiming a loss.

After submitting this information to the Company, a review will be performed to determine if the insured meets the established criteria to have the claim completed under the Simplified Claim process.

If the Insured's claim qualifies as a Simplified Claim, it will then be processed in the most expedient manner possible. If the Insured's claim does not qualify for a Simplified Claim, they will be contacted a Claims Adjuster to set up an appointment to adjust the loss.

Please see the Q&A for specific concerns.

Simplified Claims Question and Answer

- Q1.** I have harvested and sold or stored all of my Corn at the local elevator; I know the amount of my loss is less than \$20,000 per optional unit. Can I submit my claim to be worked as a simplified claim?
- A1.** Yes: Provided you can provide the settlement sheets/assembly sheets from the elevator and you have marked each load as to which unit it belongs. You must also provide an aerial photo map showing all of the fields that make up the unit(s).
- Q2.** I have 5 optional units where the loss amount will be less than \$20,000 each, but I have one unit where the amount of the loss will be closer to \$25,000. Can I submit a claim to get the 5 units processed as a Simplified Claim and have an adjuster come to complete the other unit?
- A2.** No: The same process must be used on all units of the same crop. We will be happy to send an adjuster to work your entire claim for the crop.
- Q3.** I have a loss on my soybean optional units; I know all of the units are less than \$20,000 each. I also have a loss on one unit of corn and it will exceed \$20,000. Can I submit the Soybeans as a Simplified Claim and also submit a claim on the corn for an adjuster to work?
- A3.** Yes: You may submit a claim for the soybeans as a Simplified Claim and also submit a Harvest claim for your corn.
- Q4.** I have harvested my crop; I have sold my crop to my neighbor because he needed corn to feed his cattle. He has made me a receipt for the purchase that we both agree on. Can this be a Simplified Claim?
- A4.** No: The grain must be sold to a dis-interested commercial facility. You can submit a Harvest claim and an adjuster will come to complete your claim.
- Q5.** I am the tenant and my claim will exceed \$20,000 per optional unit, but my landlord will not. Can my landlords submit their claim as a Simplified Claim?
- A5.** Yes: Qualification is dependent on their individual policies.
- Q6.** I have an enterprise unit policy for my corn with about 15 lines or subunits. I have one line or subunit with a slight loss. Do I only need to supply settlement/assembly sheets for production and maps for the one line?
- A6.** No: You will need to supply the assembly/settlement sheets and maps for all 15 lines or subunits. The unit guarantee on an enterprise unit is made up of all the individual lines or subunits guarantees being used to calculate the total unit guarantee. Without the production from all lines or subunits we would be unable to determine your claim.
- Q7.** I farm some ground where I am required to leave some of the crop in the field for wildlife to eat. This is part of a field in one unit where I have about a \$5,000 loss. Could I submit a Simplified Claim for this, it is not more than 2 unharvested acres out of 200 acres.
- A7.** No: Since a portion of the crop is left in the field, it would have to be appraised by an adjuster and therefore could not be setup as a Simplified Claim.
- Q8.** I know my loss is less than \$40,000 for my basic unit. I have had FSA measure the crop in my bins for any disaster assistance they may offer. Since a department of USDA measured my production in my bin could I submit a Simplified Claim?
- A8.** No: The procedure given to us by RMA does not allow for the use of any production measured and farm stored regardless of it being measured by a department of USDA.

- Q9. I have submitted my claim as a Simplified Claim and what will happen if the company determines it does not qualify?**
- A9. If we determine your claim does not meet the criteria set by RMA we will change your claim from a Simplified Claim to a Harvest Claim. One of our Loss Adjusters will contact you to complete your claim and submit it for processing.**
- Q10. How will I get the Simplified Claim paperwork and what should I do when I complete it?**
- A10. We will ask for an email address at the time the claim is submitted, so we can get the paperwork and completion instructions to you as quickly as possible. When complete, scan and attach the claim, settlement/assembly sheets and maps to an e-mail and send it to the e-mail address provided with the paperwork. You may also mail them through the US Postal Service to the address provided on the claim paperwork.**
- Q11. How long will it take to get my payment?**
- A11. The process was developed to expedite the claim payment process. We will work hard to audit and process your claim the same day it is received in our office. Should we determine your claim does not qualify we will notify you and an adjuster will be in contact.**
- Q12. I have the settlement sheets from my elevator and I am unable to determine which units belong to the loads listed. How should I label the units and loads?**
- A12. This would cause your claim to be disqualified as a Simplified Claim because you are unable to separate your production. A Harvest claim should be setup instead of a Simplified Claim and a loss adjuster will determine your claim.**
- Q13. I have been discounted for mycotoxins (aflatoxin or vomitoxin) by the local elevator but my claim is under the threshold allowed. Will I be able to submit a Simplified Claim?**
- A13. No: The mycotoxins require a very specific testing to be performed and the elevator is not considered a dis-interested party and we cannot accept their test. If you believe you have mycotoxins please submit a Harvest claim as soon as possible and follow the instructions about testing given to you by our adjuster.**