



Wildlife, Insect, Weed, or Disease Damage

Dear NAU Country Agents and Policyholders,

Many Crop Provisions provide coverage for losses caused by wildlife, insects, weeds, or diseases. If you file a claim for damage due to any of these causes, you must be able to demonstrate in subsequent years that you have followed good farming practices or implemented wildlife control measures. This ensures that future claims related to these causes can be properly evaluated and adjusted.

Procedures from the 2025 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.
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. Annually, 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

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