Representative Strips and Sample Areas

Appraisals must not be made until an accurate appraisal of potential production can be made.

Appraisals are made when:

- The insured requests consent to put acreage to another use or to replant to the same crop originally planted if a replant payment will be claimed.
- The insured chooses not to harvest all of the acreage.
- The insured plans to use a crop in such a way that it will not be possible to determine production after harvest. Some examples, but not limited to, are:
  - High-moisture grain that will be mechanically packed in an open pit;
  - A crop insured as grain (e.g., grain sorghum or corn) that will be partially or all cut for silage;
  - Corn that will be cut and ground for corn and cob meal or cut for earlage. Earlage is high moisture corn grain, cobs, husks, and in some cases, a portion of the stalk that is cut and ensiled; and
  - Silage that will be packed in ag bags.
  - The crop will be stored in such a manner that production cannot be measured, (e.g., high-moisture corn or silage stored in an airtight structure).
  - When the insured notifies the AIP (Approved Insurance Provider) that production is going to be stored in an oversized storage structure (a size larger than used in normal farming operations, such as commercial sized structures).

Representative Samples are portions of the insured crop that must remain in the field for examination and review by the AIP’s loss adjuster when making a crop appraisal, as specified in the crop provisions. These sample areas must meet the minimum strip requirements listed above. These strips would be left in the field if the insured suspected aflatoxin damage in a field or if the policyholder had not filed a notice of loss prior to harvest but then realized during harvest that a potential loss existed.

Representative Sample Areas (RSAs) are areas of a field that the AIP authorizes the insured to leave when the insured wants immediate release of the field to go to another use. RSAs may only be authorized by an AIP representative and must be authorized prior to the crop being put to a use that is different than the way the crop is insured. (e.g., crop is insured as grain but is going to cut as silage, earlage, etc).

Insured’s Agreement:

The insured must agree to the following:

- To leave at least the minimum number of representative RSAs (as stated below) of the minimum size and specified locations, per field, as stated in the Insured’s Agreement section within the LAM;
Minimum Number of Representative Sample Areas (RSAs) Table

<table>
<thead>
<tr>
<th>ACRES IN FIELD OR SUBFIELD</th>
<th>MINIMUM NUMBER OF RSAs</th>
</tr>
</thead>
<tbody>
<tr>
<td>.1-10.0</td>
<td>1</td>
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One additional RSA is required for each additional 40.0 acres (or fraction thereof) in field or subfield. Each RSA is a strip that follows the entire length of the field and that is at least 10 feet wide.

- To not move the selected RSAs;
- To LOCATE the RSAs IN REPRESENTATIVE AREAS of the field with the beginning side of the RSA NOT less than 20 feet from the edge of the field;
- To care for the RSAs in the same manner as if they were to be harvested and this care must continue until the areas are appraised;
- When released acreage is to be grazed, to protect the RSAs from livestock by fencing or an equally effective barrier that is acceptable to the AIP. The fencing or effective barriers must remain in place until completion of the appraisal; and
- That production for the acreage released will be determined from appraisals from the RSAs (without adjustments for quality if at the time the crop acreage is released, the crop is immature), unless the insured fails to comply with the agreement.

What are the consequences if the insured fails to comply with this agreement?

If the insured fails to meet the requirements listed above, then an uninsured cause appraisal of at least the per-acre guarantee of the crop released will be assessed.

If the insured satisfies the requirement for the location of minimum number of samples but they do not extend the entire length of the field, then an uninsured cause appraisal of up to at least the per-acre guarantee of the crop released will be assessed.

Please be advised that the attached procedures are general in nature. Contact your agent or company representative if you have any questions specific to your crop or plan type.