



SE Crop
RISK SERVICES

Storm Season Crop Insurance Checklist

For Georgia, Florida & Alabama producers

Before the storm. After damage. Before any field action.

A storm plan is more than equipment and generators. Across GA, FL, and AL, it is records, acres, planting dates, photos, and a timely call before assumptions cost you money.

After hurricane rain, wind, excess moisture, drought, hail, or flood damage in Georgia, Florida, or Alabama, timely notice and clean records can make the claims process smoother.

1. Call early

Report damage quickly, even if you are unsure whether a claim will be filed.

2. Document clearly

Save photos, dates, field locations, weather notes, and input or harvest records.

3. Wait before field action

Talk to your agent before replanting, destroying, abandoning, or putting acres to another use.

BEFORE STORM SEASON OR A MAJOR RAIN SYSTEM

Update acreage and planting records. Keep farm, tract, field, unit, crop, and planting date notes together.

Save input and harvest records. Seed, chemical, fertilizer, scale tickets, load records, and settlement sheets all matter.

Take dated field photos. Use clear labels or phone notes for field location and crop stage.

Keep weather and field-condition notes. Rainfall totals, irrigation issues, wind, flooding, and drought stress are useful context.

IF DAMAGE IS DISCOVERED

Call your crop insurance agent quickly. RMA general guidance says damage should be reported within 72 hours of discovery and followed up in writing within 15 days.

Write down the basics. Date found, cause of loss, crop, acres affected, field location, and what action you are considering next.

Keep the crop available for inspection. Before destroying, abandoning, or putting acres to another use, the company may need to appraise and release the acres.

Save photos, video, and messages. Document safely and keep copies of notes, maps, and any adjuster or agent instructions.

BEFORE PLANTING, REPLANTING, HARVEST, OR ANOTHER USE

Ask before assuming prevented planting applies. Final planting dates and late planting periods vary by crop and county.

Call before replanting or changing crop plans. Your policy may require notice, appraisal, or written instructions first.

Call before grazing, chopping, silage, destruction, or abandonment. Do not let a practical field decision accidentally weaken documentation.

Keep representative areas if instructed. If an appraisal cannot be completed, your adjuster may direct you to leave sample areas intact.

When in doubt, call before you act.

A quick call before harvest, replant, grazing, chopping, destruction, abandonment, or another use may protect your options.



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Owner / Agent
229-850-0182
bccone@secrop.net
www.secrop.net

Sources: USDA Risk Management Agency claims process and emergency/natural disaster resources. This handout is general guidance only, not a coverage determination.

Coverage and deadlines depend on the policy, state, county, crop, Special Provisions, and Approved Insurance Provider.