

VO ENTERPRISES LLC

8th issue, 2015

2ND QUARTER NEWSLETTER

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No more mail...

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our email list by sending
requests to:
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Last Printed Issue!!!!**

In this issue:

- ClimateBasic vs ClimatePro
- Cell Phone Insurance
- Hail Insurance
- Business Entities
- Acreage Reporting
- Last Printed Newsletter

Climate Basic - FREE

Supports daily decision making with real time data and future weather with growth stages.

- Online tracking and scouting tools
- Daily rainfall & hail alerts
- Available on any device (smart phone, iPad, tablet, and computer)

Climate Pro - \$3/acre

Supports daily decision making with real time data and future weather with growth stages, as well as field management from planting to pest control to irrigation to harvest. Tools include:

- Nitrogen Advisor
- Field Health Advisor

This program will provide unrivaled value that optimizes yield, revenue, cost savings, and risk protection. This advanced tool will allow you to manage your operation more efficiently.



Acreage Reports

As you finish planting, don't forget to certify your acres at the FSA office. The sooner you call to get an appointment the more likely you are to beat the rush. When you have your 578s and maps please give us a call so we can complete your 2015 Acreage Report. We must have your Acreage Report completed and signed by July 15th.

Did you know?

Farm & Homeowners insurance can cover cell phones...Avoid high cost cell phone carrier plans and call your agent today to save money.*

*Not all companies cover cell phones. Some insurance companies have deductibles.

Hail Insurance

- ❖ Reminder, carryover coverage from your 2014 hail insurance was good through June 1st. If you haven't already, please call us to make sure you have the hail coverage you want in place for the 2015 crop year.
- ❖ As this season gets rolling, we encourage people to sign up for hail alerts through their Climate.com account. If you have questions on how to do this, please call Austin at the Howells office. We will continue to assist our customers during hail season by going along on every crop hail adjustment.

Final Plant Dates, Replant, & Prevent Plant

- ❖ Final plant dates were May 25th for Corn and June 10th for Soybeans (dates may vary by county). Crops planted after these dates could be subject to a reduction in liability of 1% for every day past the Final Plant Date. This does not apply to replants- just original plantings.
- ❖ **If you think you may have a replant claim call our office immediately.** An adjuster has to give approval PRIOR to replanting in order for the claim to be considered for payment. We will have an adjuster contact you as quickly as possible.
- ❖ **If you think you have a prevent plant claim call our office immediately.** There are different prevent plant rules that may apply to each situation, which an adjuster will have to determine in order for the claim to be considered for payment.

New Agents at VO Enterprises:

Brandon Bowers

Brandon grew up on a farm outside of Winside, NE. He attended college at UNL. He worked for Allied/Nationwide Insurance while in college. After college, he became a farm underwriter for Nationwide Agribusiness in Des Moines, IA. He relocated back to Lincoln for another farm underwriting position within Nationwide Ag. He currently has his Property/Casualty license for Nebraska and Iowa. He works out of the Beemer office and will be working on Crop and Hail insurance this fall.



Jenny Wuestewald

Jenny grew up south of Wisner, NE and now resides in West Point with her husband Todd and children, Alexis and Ryan. After graduating from Wayne State College, she worked at Pathfinder Support Services in Fremont and most recently at Tom's Rexall Drug in West Point. Currently she has her NE Life/Health license and is currently working on her Property and Casualty license. Jenny works out of the Beemer office.



This will be the last mass mailing of our newsletter. We realize not everyone reads our newsletter from cover to cover, and we don't want to create junk mail when we know you receive enough already. So from this point forward our newsletter, along with valuable insurance information and tips will be available on our website: VOEnterprises.com. If you would like to continue receiving a printed or emailed copy of our newsletter, please call or email us and we will certainly keep sending it to you.



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Life

Home and Auto

Truckers

AFLAC (Heart/Cancer/Critical Illness, etc.)

Disability Income

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