



# UNINSURED UNAVOIDABLE FIRE (UUF)/ THIRD PARTY DAMAGE

## Uninsured Unavoidable Fire (UUF)/Third Party Damage

In the event an insured suffers production losses due to Uninsured Unavoidable Fire (UUF) or Third Party Damage, the insured may choose to not include an actual yield or acres for the damaged acreage in the APH database. This protects the insured from reduced yields due to UUF/Third Party Damage impacting the insured's approved APH yield.

The insured should indicate on the Notice of Loss (NOL) that UUF/Third Party Damage applies.

### EXAMPLES:

- >> The insured crop sustained chemical spray drift damage; this should be indicated on the Notice of Loss (NOL).
- >> The insured crop sustained damage from vandalism; this should be indicated on the Notice of Loss (NOL).

An appraisal will be performed to determine the uninsured damages and an uninsured cause of loss will be applied to the production. Claim procedures for uninsured damages/appraisals have not changed.

The insured may request the UUF/Third Party Damage acres be excluded from the APH to avoid reduced yields due to the damage. A modified acreage report is required to change the insured acreage type. This is not considered a revision because only the type of acreage is changed, with no change to the number of acres insured or to premium.

### Definition: Third Party Damage

Situations by a third party, outside the control of insured that result in damage and losses.

### EXAMPLE:

- >> A neighbor negligently applies chemicals and the resulting spray drift damages the insured's crop.

**NOTE:** Damage from the insured's own spray drift does not qualify as third party damage. The act must be a result of a third party.



## Definition: Uninsured Unavoidable Fire (UUF)

Fires caused by an uninsured cause of loss due to actions outside the control of the insured and that are unavoidable.

## Example

Fires caused by drivers throwing lit cigarettes out of a car window are caused by third parties and are unavoidable.

## UUF/Third Party Damage Example

An insured has 100 acres of Non-Irrigated (NI) wheat; 30 of which the insured wishes to exclude from the APH database due to UUF/Third Party damages. A Notice of Loss (NOL) is submitted indicating UUF/Third Party damage has occurred.

The adjuster determines 30 acres were damaged by UUF/Third Party damages and performs an appraisal of 1200 bushels (bu) of total production of which 900 bu are due to uninsured damages and 300 bu are undamaged.

2800 bu were harvested on the remaining 70 acres.



**NOTE:** If harvesting the UUF/Third Party Damage acres, the insured should keep the production separate from the production harvested from the non-UUF/Third party acres. In the event production is not kept separate or is not harvested, the appraised production will be used for claim purposes and APH reduction.

## Production To Count Example

The total production-to-count for claims purposes is:

- + 900 bu UUF/Third Party damaged on 30 acres
- + 300 bu undamaged on 30 acres
- + 2800 bu from the 70 acres
- = 4,000 bu production-to-count

APH Database entry without excluding UUF/Third Party Damage acreage:

100 acres; 3100 bu (300 + 2800) = 31 bu.

APH Database entry excluding the UUF/Third Party damaged acreage:

70 acres; 2800 bu = 40 bu.

## Acreage Report

The acreage report will be modified to show 2 lines. One will indicate the 70 acres that were not damaged and the second will indicate 30 acres as UUF/Third party damage acres and the production (1200 bu) will not be included in the APH database.

Contact your ProAg agent for a complete description of available coverages and their terms and conditions.

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