FARMLAND INSURANCE

Cost of Misapplication’s/Insurance Issues

2003 WI Fertilizer, Aglime and Pest Management Conference
DISCLAIMER

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HOW MUCH DOES A MISAPPLICATION CLAIM COST YOUR COMPANY???
Custom Application

$ Custom Application is a high revenue producer for your business! $

$30/ac N + $20/ac Chemical  X 600 ac/day

$30,000/day!!!
Application Profitability

- www.dealerandapplicator.com/home/Case.html
- $0.75/Acre ?(for application charges only)
Insurance Won’t Pay for it All!

- Losses average 4-8 times the amount covered by insurance.
- Is Net Income/Acre known?
- Is Net Profit/Acre known?
- A 50-acre wrong field application requires 1950 additional acres to return to profitability (for that one misapp)!
Insurance Won’t Pay for it All!

Soft dollar costs:
- Time spent dealing with the misapp.
- Respray time and labor (plus the stress).
- Dealing with the media.
- Upset and lost customers
- Upset neighbors.
- Fines
Organic Farms and Wine Grape Growers

- Increasing number of organic farms and wine grape growers in localized areas.
- Drift onto either one can cost significant dollars.
- Land cannot produce organically labeled crops for 3 years.
EPA Spray Drift-Label Statements

• Applies to all pesticide products labeled for use outdoors that can be applied as sprays or dusts

• Applicators must not allow pesticide spray or dust to drift and contact people, animals, structures people occupy at any time and the associated property, parks and recreation areas, non-target crops, aquatic and wetland areas, woodlands, pastures, or rangelands.

• Nozzle height no more than 4 feet above the ground or crop canopy.

• No spray application if winds exceed 10 mph at the application site.

• Use all measures necessary to control drift.
Spray Drift

What are your procedures to prevent drift from occurring?
### Spray Drift

**How far will it drift?**

<table>
<thead>
<tr>
<th>Droplet size</th>
<th>5 mph</th>
<th>10 mph</th>
<th>15 mph</th>
<th>20 mph</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>42</td>
<td>84</td>
<td>127</td>
<td>170</td>
</tr>
<tr>
<td>200</td>
<td>10.1</td>
<td>20.5</td>
<td>31.2</td>
<td>42.4</td>
</tr>
<tr>
<td>400</td>
<td>2.7</td>
<td>5.7</td>
<td>9.1</td>
<td>12.9</td>
</tr>
<tr>
<td>800</td>
<td>0.7</td>
<td>1.4</td>
<td>2.4</td>
<td>3.6</td>
</tr>
</tbody>
</table>
Recordkeeping

- Application issues (ran product too short or ended up w/ too much, where application began/ended, etc.)
- Wind meter readings (and any other weather observations)
- Keep maps and field diagrams handy
- Nozzle, Pressure, Product applied, etc.
Wrong Recommendation

Scout the field prior to application to clarify:

- Field to be treated
- **Stage of crop & weeds**
- Insect pressure?
- Barriers or hazards present

Document observations!
Pesticide Labels

READ THE LABEL!

- Before purchasing (especially new products or uses unfamiliar to you)
- Before mixing and applying
- Before storing
- Before disposing