

CORN & SOYBEAN QUALITY LOSS PRODUCER GUIDE

What to do when you discover mold, low test weight, kernel damage, odor, or suspected mycotoxins in your corn or soybeans.

REPORT THE ISSUE EARLY

Contact your PCI agent when first noticing a potential quality issue or loss. Your agent can help determine what needs to happen next.

FIRST STEPS

1. Tell your agent what you found, when you noticed it, and where the affected production is located.
2. **Keep affected production separate.**
Identify affected grain by field, unit, load, and bin whenever possible. Avoid mixing it with other production.
3. **Save your records.**
Keep scale tickets, official grade certificates, test results, settlement sheets, rejection or discount documentation, and photos.
4. **Know what happens next.**
Tell your agent whether the grain is standing, being harvested, delivered, or stored and what you plan to do with it.
5. **Pause before changing the grain.**
Do not feed, blend, clean, recondition, change the use of, abandon, or destroy affected production until you have received direction.

IMPORTANT: SUSPECTED MYCOTOXINS

If you suspect a mycotoxin or other health hazard, contact your agent before putting the grain into farm storage. Sampling requirements can depend on the type of issue and where the grain is located.

HOW TO DETERMINE WHEN TO CALL YOUR AGENT

Call Your Agent

- The problem repeats across loads, fields, or bins; appears widespread; or is getting worse
- **Corn:** No. 5 or Sample Grade, test weight below 49 lb./bu., kernel damage over 10%, or an objectionable odor
- **Soybeans:** Sample Grade, kernel damage over 8%, test weight below 49 lb./bu. where applicable, or an objectionable odor
- A quantitative toxin result leads to rejection, restriction, or a significant discount
- Grain with a suspected mycotoxin or health hazard is about to be farm stored, mixed, fed, blended, cleaned, reconditioned, or otherwise change
- If no warning signs apply, save your records and continue monitoring the grain. If you see a warning sign or believe you may have a loss, contact your PCI agent

Monitor & Save Records

- A few isolated moldy ears, pods, or kernels
- One low test weight or damage ticket that does not repeat
- Routine moisture or foreign material discounts
- Mold color or a toxin result without an exact level
- A small price discount with no other quality concerns

CROP INSURANCE REQUIREMENTS

Sampling & Testing

Follow the sampling and testing direction provided by your agent. A sample you collect yourself may not meet crop insurance requirements.

Most suspected mycotoxins must be sampled before farm storage. Vomitoxin is the main exception, but an adjuster must collect the claim sample from stored grain. If grain is delivered to an elevator, the elevator may pull and hold the vomitoxin sample for the adjuster to pick up, and it must be tested at a Federally Licensed Testing Facility within 15 days at the cost of the insured.

IMPORTANT: Visible mold, an elevator discount, rejection, or toxin result does not automatically qualify for a crop insurance quality adjustment. **Please remember that even with a reduction to production to count due to quality, production/revenue to count would need to fall below the guarantee before any indemnity would be due.**