

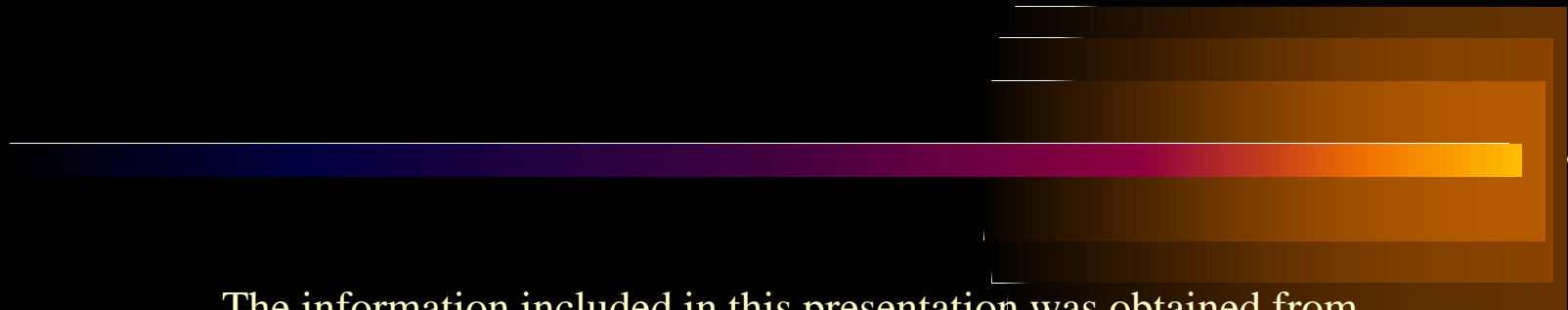
FARMLAND INSURANCE



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

A decorative graphic consisting of several horizontal lines of varying lengths and a color gradient bar that transitions from dark blue on the left to yellow on the right.

*What are your procedures to
prevent drift from
occurring??????*

Spray Drift



How far will it drift?

<u>Droplet size</u>	<u>5 mph</u>	<u>10 mph</u>	<u>15 mph</u>	<u>20 mph</u>
100	42	84	127	170
200	10.1	20.5	31.2	42.4
400	2.7	5.7	9.1	12.9
800	0.7	1.4	2.4	3.6









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