

October 2017 – September 2018



KANSAS FARM BUREAU®
The Voice of Agriculture®

2018 MEMBERSHIP REQUIREMENTS

MEMBERSHIP REQUIREMENT

Farm Bureau is a membership organization with a paid membership (Family or Single) as a requirement to participate in member-only programs and services in all 105 Kansas counties. Membership is required for purchase and renewal of all policies issued by Farm Bureau Mutual Insurance Company, Western Agricultural Insurance Company, Rain and Hail LLC and CoventryOne except *MPCI, Brokerage and Farm Bureau Life Insurance Company products*.

SINGLE INDIVIDUAL

Every individual must have a Farm Bureau membership or qualify under their parent's membership. Membership is required of each single individual who is twenty-three (23) years of age and older, for membership-required insurance products. Membership is required for anyone under age 23 maintaining his or her own residence to qualify for membership-required insurance products and for voting status, if classified as a voting member.

STUDENTS

Students qualify under their parent's membership and are not required to maintain a membership unless one of the three conditions occurs:

1. Student completes undergraduate college degree.
2. Student reaches twenty-three (23) years of age.
3. Student is married, in which case the couple must have their own membership.

MARRIED COUPLE

Membership is required of a married couple, regardless of age, for membership-required insurance products. Marriage is defined according to the laws of the State of Kansas.

UNMARRIED COUPLE

Membership is required of each individual when unmarried persons are living together regardless of age or gender, for membership-required insurance products. If an unmarried couple lists themselves as "first-named insured and spouse" on their insurance policy they may qualify with one membership. If the couple is to be married, they may qualify under the same membership if the wedding date is within 12 months. Marriage is defined according to the laws of the State of Kansas.

MINOR CHILDREN

Membership is not required of a minor dependent under the care of a Farm Bureau member serving as a legal guardian.

AGED DEPENDENT

Membership is not required of an aged dependent under the care of a Farm Bureau member; or serving as an individual with the Power of Attorney. However, in this case aged dependents are not eligible for the Member Protector Coverage (AD&D).

CHANGE OF MEMBERSHIP

In the case of marriage, divorce, deceased, or any other change in family status, a membership change may be completed by the County Coordinator or may be submitted to KFB Membership.

COMPLIMENTARY MEMBERSHIP

Dues payment is not required of a nonprofit organization such as a church, school, government agency, etc. Farm Bureau benefits which provide for a discount or incentive are not available to Complimentary Memberships. (Example: Member Protector Plan, Vehicle Bonus Program, cellular phone program)

BUSINESS/PARTNERSHIP or CORPORATION

Individual membership can qualify businesses but a business membership may not qualify individuals. The membership benefit of the Member Protector Plan (AD&D) will not be granted to the individuals forming the enterprise. Only one membership is required to qualify the business/partnership or corporation.

ESTATES

Membership is required of an Executor or Administrator to qualify an estate. Other members or parties of the estate are not required to have a membership.

TRUSTS

The same membership rules for an Estate apply to a Trust. Only one membership is required to qualify a Trust.

CROP INSURANCE

Either tenant or landlord membership will qualify crop insurance coverage.

ADDITIONAL NOTE

A membership will be recorded in one individual's name. A spouse qualifies as an equal recipient of the Member Protector Coverage (Accidental Death & Dismemberment) and Reward Program benefits.

NON-REFUNDABLE

Dues are non-refundable even if policy is cancelled by the insurance company.

DEFINITIONS

AD&D CONSECUTIVE YEARS BENEFIT: Membership dues must be paid on or before the membership expiration date (last day of the anniversary month) to qualify for benefits available for consecutive years of membership. Any interruption in consecutive years of membership will cause the benefits of the member and member's spouse to return to the benefit level of a first-year member.

AGED DEPENDENT: Unless the child of a parent/grandparent has legal Power of Attorney and can provide documentation, two memberships are required regardless of titling or residential living status. Requires documentation submitted to KFB.

COMPLIMENTARY: Non-profit organizations (lodges, clubs, churches, townships, school districts, libraries, etc) are not required to pay dues. These organizations must have a non-profit or not-for-profit status. Select non-member and then "complimentary" as the account category on the electronic application. Complimentary membership exists indefinitely unless KFB Membership is informed otherwise. These members are not eligible to take advantage of member benefits.

Only County Coordinators can enter a complimentary membership in the membership system.

CORPORATE/BUSINESS MEMBER: If membership is in the name of a business, rather than an individual. One membership will qualify the corporation or business.

COUNTY TRANSFER: Member who paid membership dues in one Kansas county and now desires to join another county Farm Bureau thereby transferring membership. Member must request transfer which happens immediately. The member will pay dues for the new county in his/her next membership renewal month.

ELECTRONIC MEMBERSHIP APPLICATION: Solicitors must enter all new members into the KFB Membership System via the electronic membership application. This application assigns a new member number and includes the new member on the Join Date Report for county board action. This application provides the county board information needed for correct classification. Solicitors should collect enterprise information from agriculture producers.

ENTERPRISE/COMMODITY DATA: This information is collected on voting members farming operation (size/type). All information is retained in strict confidence.

MEMBERSHIP CLASSIFICATION: Classification of members is determined by the county Farm Bureau. Depending on the County Bylaws, the following is a general rule of classification. Classification may be changed at any time if a county board votes to approve a change. County coordinators must change the classification in the membership system.

- ▶ **VOTING** - Member who has an agricultural interest with income earned through production agriculture.
- ▶ **ASSOCIATE** - A member with no voting privileges. A member who has no agriculture interests and no income earned through production agriculture.

MEMBERSHIP DUES: Twenty-eight dollars (\$28.00) per membership is retained by KFB and is allocated toward benefits and programs of Farm Bureau membership, AFBF dues (\$4.00) and AD&D

Policy (\$.50). Each county Farm Bureau independently determines their dues structure. All changes in county dues must be reported to the Member Services Director by August 1 annually for the coming membership year.

MEMBERSHIP DUE DATE: A member's dues are due in their anniversary month annually by the last day of the month. Memberships not paid on time will lose consecutive years status for the AD&D benefit.

NEW MEMBER: An individual joining Farm Bureau for the first time (create new membership with new member number). An individual who has had a paid membership previously (but not currently active) and who has not had active insurance requiring membership during the unpaid timeframe (reinstate old membership account).

NEW MEMBER REPORT: New members must be approved by county boards and assigned classification. New member cards are processed (on the 7th) and mailed (on the 15th) monthly.

OFFICIAL MEMBERSHIP CARD: This card is sent from KFB to a new member after the membership is approved by the county board and is fully paid. This card is sent annually to all members with their renewal notice. Replacement cards may be requested by the member and are created on the 7th of each month and mailed on the 15th.

OUT-OF-STATE: Individual who paid Farm Bureau membership dues in another state. Kansas Farm Bureau honors requests from county Farm Bureaus in one of two conditions

- ▶ **One year** – individual pays dues in another state for the current membership year – has moved to Kansas and is utilizing a benefit/service. County must collect dues the following membership year and transmits them as a NEW member. (*Complete electronic application*)
- ▶ **Continuous** – individual pays membership dues in another state Farm Bureau, will not become a Kansas resident, but is required to have Kansas insurance for property. This out-of-state membership is honored each membership year by Kansas Farm Bureau as long as the individual continues to pay membership dues in another state and does not reside in Kansas.

PAYMENT OPTIONS: These are the convenient options for members to pay: cash, check, money order or credit/debit cards (Visa, MasterCard or Discover). Members may renew their membership online with credit or debit cards listed above.

RENEWAL: Member who has consecutively paid membership.

REINSTATE: Policies cancelled and then reinstated with less than a 6 month break in coverage require continuous payment of dues. If prior policy was non-renewed for unpaid dues within 12 months of the reinstate date, all dues owed up to policy non-renew date are required plus current dues amount.

SOLICITOR: The person responsible for signing the new member (and collecting membership dues).

TEMPORARY MEMBERSHIP CARD: Ability to print a temporary membership card in the county office or service center at the time a membership number is produced and membership data is obtained.

VOID: New member who declines membership after joining Farm Bureau in the current membership year and has no active policies. Memberships with no principal member (because husband and wife are both deceased) are voided if they have no insurance policies requiring membership. Head of Household/Adult Child Memberships inadvertently created may also be voided by KFB Membership. Members who no longer have insurance requiring a paid membership and who wish to not use any member benefit during the remainder of their already paid membership year or receive a renewal notice may request to have their membership voided (no refund will be given).

WELCOME LETTER: A new member welcome letter and permanent membership card is produced by KFB and sent to the member following the county board assigning member classification and approval. The letter is automatically generated based on information entered into Electronic Membership Application. This mailing is produced on the 7th of each month and mailed on the 15th.