



CROP HAIL INSURANCE

- » Protect your investment
- » Help shelter pre-harvest crop sales
- » Cover crops up to the full cash value
- » Acre-by-acre protection from isolated damage
- » May be used as loan collateral

DON'T LET ONE STORM WIPE OUT AN ENTIRE SEASON'S EFFORTS.

CROP HAIL INSURANCE

The devastation of a hailstorm can be partial or total. Regardless of the amount of damage, it's always expensive and all the good farming practices in the world won't prevent it. Crop hail coverage gives you acre-by-acre protection up to the actual cash value of your crop, thereby protecting your investment and your future.

CROP HAIL DECISION MAKING

Hail is the catastrophe most likely to destroy a part of your crop and leave the rest undamaged. Protect your investment and the future of your operation. **Here's how crop hail insurance can help:**



Acre-by-acre protection up to the full cash value of your crop

The acres and loss of crop yield caused by hail damage may well be less than the deductible of your federal crop insurance policy, or they may not lower your yield enough for a revenue insurance policy to protect your revenue. Crop hail insurance can fill that gap. Coverage is especially important to those with area risk policies, like ARPI. Area risk policies leave individuals exposed to spot losses due to hail.



Flexible plans and deductibles to fit your risk tolerance and needs

You can buy additional crop hail coverage during the growing season (prior to damage) to protect added revenue potential from bumper yields or higher-than-normal crop values. Additionally, crop hail coverage is rated for your area — making it an inexpensive way to protect against hail damage.

CROP HAIL FLEXIBILITY

A trusted independent ProAg agent will work with you to design crop hail coverage to fit your risk management strategy. Flexible deductibles allow you to tailor the cost of your policy to meet your budget.

Your crop hail policy may also provide coverage for perils other than hail. In many areas, basic hail coverage can also include:



Fire and lightning



Transit



Reimbursement of replanting costs



Carry-over coverage



Fire department service charge (up to \$500)



Vandalism and malicious mischief (\$100 deductible)



Stored grain coverage

HOW DOES A CROP HAIL POLICY WORK?

A basic crop hail policy with the following coverage would calculate the indemnity payment as illustrated below.

» Coverage per acre: \$600 » Ownership percentage: 100% » Policy deductible: 0% » Percent of loss: 50% » Damaged acres: 25 acres	$\begin{array}{r} \$600 \times 25 \text{ acres} \\ = \\ \mathbf{\$15,000} \\ \text{Total Coverage} \end{array}$	$\begin{array}{r} \$15,000 \times 50\% \\ = \\ \mathbf{\$7,500} \\ \text{Total Loss Payment} \\ \text{(0\% Deductible)} \end{array}$	$\begin{array}{r} \$7,500 / 25 \text{ acres} \\ = \\ \mathbf{\$300} \\ \text{Payment per Acre} \end{array}$
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WHICH CROP HAIL INSURANCE PLAN IS RIGHT FOR YOU?

Crop insurance is available in a variety of forms and not all plans of insurance are available everywhere or for every crop. Contact your professional ProAg crop insurance agent for assistance in comparing the risk management options available to you and your unique operation.

What crop hail plans does ProAg offer?

ProAg offers a range of plans, from Basic Hail to a variety of Companion Plans that are specific to each state. Not all plans are available in all states. However, ProAg has tailored plans to meet the needs of policyholders in each state and region.

By working with your trusted independent ProAg agent, you can determine which available plan will best meet your risk management needs for the current insurance year.

Optional Annual Renewal of Crop Hail endorsement (ARCH)

This optional endorsement modifies the annual crop hail policy to an automatic (continuous) renewing policy at no additional charge. Request for this coverage can be written at the same time as the MPCl coverage with only one application form to sign. When the MPCl acreage report is processed, the information is imported into the associated ARCH policy for ease of use.

When does your policy bind?

Your policy will bind based upon the provisions filed and established for your state. **Some state policies will bind two hours from receipt in the ProAg office, while other state policies will bind at 12:01 a.m. on the day following the signature date.**

As always, please contact your ProAg agent to verify the binding terms for your state.

IMPORTANT DATES

- » Aug. 1: New and renewal applications due.*
- » Aug. 15: Cash discount due date, if applicable.**
- » Dec. 1: Premium due date.

* Applications received after Aug. 1 require underwriting approval.
** Nebraska cash discount valid through Aug. 30.

FIND A PROAG AGENT AND START YOUR CROP HAIL COVERAGE.



COMMITTED TO HELPING YOU GROW

Here's why American farmers and ranchers choose ProAg:

- » Fast, accurate claims service
- » Financial strength
- » Superior customer service
- » Innovative technology
- » Knowledgeable people
- » Specialty crop expertise

Contact us today to get a quote on crop hail coverage, as well as other protection including:

- » MPCl
- » Pasture, Rangeland, Forage (PRF)
- » Livestock (LRP, DRP)
- » Innovative private products

Did you know?

Farmers can bundle MPCl, crop hail and private products together to protect the full value of their crops.

EXPERIENCE THE PROAG DIFFERENCE

Agriculture is America's most important industry, delivering essential food, fuel and fiber to the world. ProAg is proud to protect American farmers and ranchers with innovative crop insurance solutions — bringing together industry-leading resources and personal service to deliver superior experiences for agents and policyholders.

Many of our team members are farmers and ranchers, bringing important insights, experience and compassion to our work.

Together with our agency partners, we help policyholders navigate risks, recover financially from unexpected perils and grow with confidence.

Everything we do today helps us prepare for tomorrow. Combining industry knowledge, confidence, an A++ financial rating from A.M. Best and support from our parent company, Tokio Marine HCC, we make strategic moves to ensure we'll be there for policyholders year after year.



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