



COMMITTED TO HELPING YOU GROW

BENEFITS OF CHOOSING PROAG

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

ABOUT PROAG

ProAg is on a singular mission to meet the risk-management needs of the American farmer and rancher. As a strong and progressive company, we provide support and guidance to the agents who serve those producers, helping them expand and strengthen their businesses. Because many of us are farmers and ranchers ourselves, we have a firsthand understanding of production agriculture and the risks inherent in the profession. No organization is more knowledgeable about agricultural risk management than ProAg.

As one of the first companies in the crop insurance industry, ProAg is built on a strong foundation of experience and backed by the support and resources of a leading global parent company, Tokio Marine HCC. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$33.8 billion (market cap as of 12/31/2017).

CROP HAIL INSURANCE

- › Protect profits
- › Helps shelter pre-harvest crop sales
- › Protect crops up to the full cash value
- › Acre-by-acre coverage provides protection from isolated damage
- › May be used as loan collateral

GROW WITH CONFIDENCE



Not all coverages or products may be available in all jurisdictions. Actual coverages will vary based on the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by ProAg or any of its subsidiaries.

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DON'T LET A HAILSTORM
WIPE OUT AN ENTIRE
SEASON'S EFFORTS IN A
MATTER OF MINUTES.







CROP HAIL INSURANCE

The devastation left in the wake of a hail storm can be partial or total. Regardless of the amount of damage, it's always expensive and all of 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 FLEXIBILITY

Your ProAg agent works with you to design crop hail coverage to fit your risk management strategy, and flexible deductibles allow you to tailor the cost of your crop hail policy to meet your budget.

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

-  Fire and lightning
-  Transit
-  Reimbursement of replanting costs
-  Carry-over coverage
-  Vandalism
-  Stored grain coverage

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.

CROP HAIL DECISION MAKING



Hail is the one catastrophe that is most likely to totally destroy a part of your crop and leave the rest undamaged. 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 it may

not lower your yield enough for a revenue insurance policy to protect your profits. Crop hail insurance can fill that gap. While federal crop policies protect you against losses severe enough to significantly drop the yield per insured unit, crop hail insurance gives you acre-by-acre protection that can be up to the actual cash value of the crop. Crop hail is especially important to those with area risk policies, like ARPI, which leaves individuals exposed to spot losses due to hail.



You can also buy additional crop hail coverage during the growing season (prior to damage) to protect added profit potential from bumper yields or higher-than-normal crop values. Even if your frequency of hail damage is low, remember that crop hail coverage is rated for your area. It is an inexpensive way to protect against hail damage.

WHICH CROP HAIL INSURANCE PLAN
IS THE RIGHT PLAN 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.

PLAN AVAILABILITY

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 the plans to meet the needs of insureds in each state and region. By working with your trusted ProAg Agent, you can determine which available plan will best meet your risk management needs for the current insurance year.

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 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.



GROW WITH CONFIDENCE