

# 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

## **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 higherthan-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?

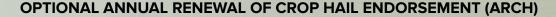
Crop insurance is available in a variety of forms and not all plans of insurance are available everywhere or for every crop.
Contact your professional ProAg crop insurance agent for assistance in comparing the risk management options available to you and your unique operation.

# **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.



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 MPCI coverage with only one application form to sign. When the MPCI acreage report is processed, the information is imported into the associated ARCH policy for ease of use.

