



# Crop Hail Insurance

**Don't let a hailstorm wipe out a total season's worth of efforts.** The devastation left in the wake 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. Production reports are not required, and instead of a production guarantee, the liability is expressed in a dollar amount. That assurance gives you peace of mind heading into growing season.



## BENEFITS



Protects profits



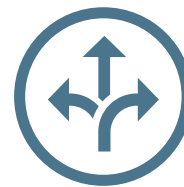
Helps shelter pre-harvest crop sales



Protect crops up to the full cash value



May be used as loan collateral



Flexibility



Acre-by-acre coverage at claims time provides protection from isolated damage

## 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**

$$\begin{aligned}
 &\$600 \times 25 \text{ acres} \\
 &= \\
 &\mathbf{\$15,000} \\
 &\text{Total Coverage}
 \end{aligned}$$

$$\begin{aligned}
 &\$15,000 \times 50\% \\
 &= \\
 &\mathbf{\$7,500} \\
 &\text{Total Loss Payment} \\
 &\text{(0% Deductible)}
 \end{aligned}$$

$$\begin{aligned}
 &\$7,500 / 25 \text{ acres} \\
 &= \\
 &\mathbf{\$300} \\
 &\text{Payment per Acre}
 \end{aligned}$$

## WHEN DOES YOUR POLICY BIND?

**2 Hours**  
from receipt



**12:01 a.m.**  
the following day\*

\*Varies by state, the two-hour binding coverage ends on all policies after August 1.

Visit us at [ProAg.com/CropHail](http://ProAg.com/CropHail) for more information and to get a quote!

# 3 MORE THINGS TO KNOW ABOUT CROP HAIL PROTECTION



## 1. FLEXIBILITY

Coverage can be bundled with MPCl and ProAg private product coverages. You can also add additional coverage during growing season. Protect added profit potential from bumper yields or higher-than-normal crop values.



## 2. 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.



## 3. ENDORSEMENTS

A crop hail policy can be customized for your operation based on crop hail endorsements available in your state that reflect the specific perils you'll likely face.

## MORE THAN JUST HAIL

Coverage can protect you from other perils beyond hail damage. Basic crop hail coverage may help you recoup losses caused by:



**Fire and lightning**



**Transit**



**Replant costs**



**Carry-over coverage**



**Stored grain coverage**

**and more ...**

## INNOVATIVE PRIVATE PRODUCTS

In addition to crop hail protection, ProAg offers a variety of private product coverage solutions tailored to your operation. These policies help fill a gap in federal crop coverage and typically insure a single peril or add additional coverage on top of the MPCl policy to help protect your operation's exposure.

▶ **See what's available in your state**



**Access your policy within our easy-to-use myProAg™ policyholder portal.**

Direct deposit / Online bill pay / Notice of loss entry / Claim status tracker / Weather event notifications

▶ Sign up at [my.proag.com](https://my.proag.com)

Visit us at [ProAg.com/CropHail](https://ProAg.com/CropHail) or give us a call at **(800) 366-2767** to protect your operation.

## GROW WITH CONFIDENCE



The description in coverage is for informational purposes only. Actual coverage 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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