



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 investment



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 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 MPCCI 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 MPCCI policy to help protect your operation's exposure.

▶ **Scan to see private products:**



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



GROW WITH CONFIDENCE®



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