



# 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](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.

► **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](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®**



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