

Crop Hail Coverage

CROP HAIL INSURANCE:

ADM Crop Risk Services offers an outstanding selection of crop protection plans at affordable rates. Hail coverage includes hail, fire, lightning, vandalism, transit, overturn, and collision on a "dollar value per acre" amount that you choose. Crop hail protection coverage (binding) begins two hours after it is faxed into this office (217) 233-6901 and continues until June 1 of the following year.

Special features include:

- Cash rates for policies paid before August 1st
- Optional deferred billing plan
- A 10% ADM Hail Rate reduction is available on basic hail for customers of ADM Grain. A 5% ADM Hail Rate reduction is available on all deductible hail products for customers of ADM Grain.
- AgriStore, stored grain coverage, is included on hail policies
- Fast, fair claim service
- No minimum claim
- No compulsory replant
- Extra replant is available in some states
- Wind Protection with Extra Harvest Expense Coverage is available with Green Snap in some states
- Early season coverage
- Hail Notification System - automated e-mail notifications on hail activity in your county

FIRE AND LIGHTNING

We cover loss by fire and lightning before harvest and while the crop is still in the harvester. Fire and lightning will not apply to any crop that has been planted in small grain crop, stubble or residue. We will pay up to \$250 for your obligation assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect the unharvested crop. No Excess Over Loss or Deductible will apply to Fire, Lightning and Transit Coverage or Fire Department Service Charge. Optional fire and lightning coverage for crops planted in small grain stubble is available in selected states for an additional fee.

PRODUCTION HAIL PLAN

This policy covers, on a unit basis, the production portion of your crop that is above your Federal product guarantee. It is available in Iowa, Kansas, Nebraska, Minnesota, South Dakota and Wisconsin. This endorsement covers the same perils as your crop hail policy, but your liability is calculated on each unit and is the difference between your Federal product guarantee and the Production Hail guarantee that you purchase on your Production Hail policy – between 100%* and 120% of your approved yield. A pre-harvest estimated loss percentage is established at the time of damage; however, no payment is made until after harvest.

*See your state's Production Hail endorsement for available percentages.



ADM Crop Risk Services · 2525 East Federal Drive · Decatur, IL 62526

www.admcrs.com

800-500-2836

crophail@admcrs.com

WIND ENDORSEMENT

Available for your Crop Hail Insurance Policy, providing coverage for your corn crop against damaging winds:

BENEFITS

- Years of experience
- One of the first in the industry to offer wind coverage
- Prompt and fair claim service
- Field corn coverage starts at the seven-leaf stage
- Competitive rates

ENDORSEMENT OPTIONS*

- Wind 5% deductible**
- Wind 10% deductible**
- Green Snap 5% deductible
- Green Snap 10% deductible

*Not all endorsements are available in all states.

**Green Snap coverage is included in the Wind 5% and Wind 10% endorsements.

VALUE PER ACRE (VPA) HAIL

Attaches to a Federal policy and automatically renews each year — provides less paperwork, policy and provisions are issued in late summer, and premium due October 1.

COMPANION HAIL

Available in select states, Companion Hail provides coverage on an acre basis against hail, fire, and transit perils on the portion of the crop not covered by a Federal policy. Provides protection against any yield reduction caused by hail and/or fire and contains increasing payment factors which match up with the various coverage levels. The Companion Hail policy provides a loss payment when the average appraised percent of loss exceeds 5%. The loss payment would be the percent of loss in excess of 5%, multiplied by the selected increasing payment factor. The Companion plan covers all the acreage of each eligible crop, with the same increasing payment factor. The policy is only written in conjunction with a Federal policy administered through ADM Crop Risk Services.

We offer direct deposit of Hail claims.

EXAMPLE FOR ADM CROP RISK SERVICES' PRODUCTION HAIL PLAN (PHP)

You have 100 acres insured on your unit.

The Approved Yield on your MPCl policy = 150 bushels/acre.

STEP 1A: DETERMINE MULTI PERIL GUARANTEE

MPCl Approved Yield	MPCl Coverage Level	Insured Acres	Multi Peril Guarantee
150 bu/ac	75%	100	11,250 bu

STEP 1B: DETERMINE PRODUCTION HAIL GUARANTEE

Approved Yield	Production Hail Factor	Insured Acres	Production Hail Guarantee
150 bu/ac	110%	100	16,500 bu

STEP 2: CALCULATE DIFFERENCE

Production Hail Guarantee	Multi Peril Guarantee	Difference
16,500 bu	11,250 bu	5,250 bu

Loss: You have a Hail Loss, which is appraised shortly after the hail event of 20% on your unit. Your final yield (Production to Count) on the unit at harvest is (e.g.): 15,180 bushels

INDEMNITY:

Approved Yield	Production Hail Factor	x	Acres	=	Production Hail Guarantee	-	Production to Count	=	Difference
150 bu/ac	110%	x	100 ac	=	16,500 bu	-	15,180 bu	=	1,320 bu

Difference	/	Production Hail Guarantee	=	Loss Factor	x		=	Production Loss %
1,320 bu	/	16,500 bu	=	0.08	x	100	=	8%

THE LESSER OF YOUR APPRAISED LOSS PERCENTAGE (20%) OR YOUR PRODUCTION LOSS PERCENTAGE (8%) WILL BE USED TO CALCULATE YOUR INDEMNITY:

Hail Loss %	x	Approved Yield	x	Production Hail Factor	x	Acres	x	Price Election	x	Percentage of Price Election	=	Production Plan Hail Loss
8%	x	150 bu	x	110%	x	100	x	\$4.00	x	100%	=	\$5,280

*Check availability in your state by crop. Production Hail is not subsidized or reinsured by the FCIC.



ADM Crop Risk Services • 2525 East Federal Drive • Decatur, IL 62526



ADM Crop Risk Services is an equal opportunity employer. The products and services described here are written by American Alternative Insurance Company and reinsured to Agrinational Insurance. The insurance products described here are subject to availability and qualifications. Other terms, conditions, and exclusions may apply. American Alternative Insurance Company is not licensed in all states. Not all products are available in all states. This does not constitute an offer of any product in any jurisdiction. i542 111710