



**Farmers Mutual Hail**  
Insurance Company of Iowa

# CROP HAIL & PRIVATE PRODUCTS

America's Crop Insurance Company™

## THE FMH DIFFERENCE

Farmers Mutual Hail offers quality products, outstanding adjusting service, and Precision Crop Insurance Solutions™ backed by over 125 years of crop insurance commitment and expertise.

Our customers choose FMH because we are the leading experts in crop hail insurance. We have been protecting farmers against hail loss since our company began in 1893. Our highly-trained adjusters are the most experienced in the industry, and provide unmatched customer service. For leading expertise and service, look to America's Crop Insurance Company™: Farmers Mutual Hail.

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### Strength [**Commitment to Crop Insurance**]

FMH has the financial strength and security to last over a century – and to keep growing. With crop insurance as our main focus, we'll always put farmers first.



### Stability [**Trusted for Generations**]

We've been in crop insurance since 1893. Generations of farming families have trusted Farmers Mutual Hail to stand by them, even through the most hard-hitting losses.



### Service [**Dedicated to Customer Service**]

Our large staff of dedicated adjusters is prepared to help policyholders settle claims quickly and accurately so that you can get back to what matters most: your livelihood.



### Solutions [**Innovative Farm Insurance Technology**]

We are committed to offering the best technology solutions for innovative farmers, including Precision Crop Insurance Solutions™ and the FMH Policyholder Center.

## ABOUT FMH

Farmers Mutual Hail provides a comprehensive suite of Crop Hail and private products designed to fill the gaps left behind by federal crop insurance. Since 1893, we have delivered these products with outstanding customer service backed by the financial strength and stability only FMH can offer.

Our private products protect against perils not entirely covered by MPCI, including hail damage and loss, wind damage, replant expenses, loss due to fire and vandalism, and even revenue loss due to price changes or yield shortages.



*“For years I have felt the necessity of mutual insurance for farmers against hail. During the growing season, every black cloud which appeared on the horizon has caused a feeling of uneasiness, and we have felt how the waving and ripening grain might have been mowed down by this terrible destroyer. Last March, 1893, the farmers themselves came together and organized The Farmers Mutual Hail Insurance Association. The members are jubilant and believe they have at last got something that meets their needs.”*

**W.A. Rutledge, FMH Founder**



W.A. Rutledge

## OUR HISTORY

1893

Founded in Iowa as a mutual association

1905

Implemented “Value per Acre” claim payments

1922

Began expanding business into new states

1960

Created test fields to educate adjusters

1975

Implemented agreement of settlements based on a percentage of loss

1998

Started writing Multi-Peril policies

2015

Acquired John Deere Insurance Company

2018

Celebrated 125th Anniversary



## CROP HAIL

Most hailstorms last three to five minutes. In that time, Mother Nature can deal a crushing blow to your crops, your profits, and the future of your farming operation. Remove that risk today with Crop Hail coverage from Farmers Mutual Hail.

Crop Hail coverage provides protection against physical damage from hail and/or fire. Most FMH hail policies include extended coverages like fire and lightning, theft, vandalism and malicious mischief, and certain perils while in transit and storage at no additional cost to you.

FMH has a variety of hail coverages available depending on your specific needs: full, dollar/ deductible, and companion.

### How Does It Work?

- A dollar amount of coverage is selected by the producer. Options with different deductibles may be selected to permit a producer to partially self-insure for reduced premium costs.
- Coverage is provided on an acre-by-acre basis, so that damage that occurs on only part of a farm may be eligible for payment when the rest of the field remains unaffected.

### Benefits

- ⊗ Provides protection up to the actual value of your crop
- ⊗ Same day protection may be available
- ⊗ No value clause
- ⊗ No pro rata clause (other insurance does not affect hail payment)
- ⊗ No replant clause – FMH pays the loss (any unused insurance rolls over to replanted-like crop)
- ⊗ Substitute crop coverage
- ⊗ Catastrophe allowance offered on most policy types
- ⊗ Termination date of all coverages is December 31 (see policy provisions for exceptions)
- ⊗ Coverage can be increased during the growing season to cover higher prices or yield, unless the crops have been damaged



### Extended Coverages

With Farmers Mutual Hail, not only do you get the broadest policy in the industry, but we include these extended coverages for most policies at no additional cost:

- Fire and lightning
- Vandalism, theft, and malicious mischief
- Certain perils while in transit and storage
- Includes accidental death benefit



## Full Coverage

A policy that gives the insured a payment that equals the percent of loss multiplied by the limit of insurance per acre.

## Deductible/Dollar Plans

A policy that requires the insured to meet a percent deductible before loss payments begin. Once the loss exceeds a certain percent, this provision will no longer apply.

## Companion Plans

A policy that requires the insured to meet a percent deductible before loss payments begin. Once payment begins, FMH will only have liability for a selected factor times the percent of loss, not to exceed 100%.

## Total Coverage

$(\text{Limit of Insurance per Acre}) \times (\text{Damaged Acres})$

## Total Loss Payment

$(\text{Total Coverage}) \times (\text{Percent of Loss}) - (\text{Deductible})$

## CROP HAIL SAMPLE CALCULATIONS

### Full Coverage Policy

Coverage per Acre: \$800	Ownership: 100%
Policy: 100%	Percent of Loss: 40%
Damaged Acres: 20	

$\$800 \times 20 = \$16,000$  Total Coverage

$\$16,000 \times 40\% = \$6,400$  Total Loss Payment

$\$6,400/20 = \$320$  Payment per Acre

### Deductible/Dollar Policy (10%)

Coverage per Acre: \$800	Ownership: 100%
Policy: 10% Deductible	Percent of Loss: 40%
Damaged Acres: 100	

$\$800 \times 100 = \$80,000$  Total Coverage

Deductible Calculation:  $(40-10) \times 1.25 = 37.5\%$

$\$80,000 \times 37.5\% = \$30,000$  Total Loss Payment

$\$30,000/100 = \$300$  Payment per Acre

All calculations found in this brochure are for example purposes only.

## FMH PROTECTOR

Combine your Crop Hail and MPCl coverage to receive these benefits only from FMH:

- > Less paperwork: one application for both MPCl and Crop Hail policies
- > One payment: your MPCl and Crop Hail premium payment is combined
- > Extended reporting dates beyond industry standards
- > County blanket coverage

## HEMP HAIL

Hemp Hail coverage protects your crop from damage caused by hail. Coverage under this endorsement is non-continuous and must be purchased and approved by FMH each crop year. Coverage is available for the following hemp types:

- Fiber
- Grain
- Cannabidiol (CBD)

Coverage is available for producers in select states including IA, IL, MN, NE, MT, WI, KS, ND, SD, CO, KY, and OR.





## PRODUCTION PLAN

Production Plan is a Crop Hail insurance endorsement that is coupled with your federally-subsidized MPCl policy, and is designed to provide coverage on the portion of your crop that is left unprotected by your MPCl policy.

Production Plan differs from traditional hail insurance in the indemnity phase. A traditional hail policy pays based on the percent of damage a crop sustains, while the Production Plan endorsement goes a step further and takes into account the total harvested production. An adjuster will still assess the percent of damage at the time of the hail loss; however, the final hail loss calculation cannot be completed until harvest when the actual production to count is known.

### How Does It Work?

- The crop acreage insured under this endorsement must also be insured under a Yield Protection, Revenue Protection, or Revenue Protection with Harvest Price Exclusion policy with FMH or another Approved Insurance Provider (AIP).
- If MPCl is with another AIP, FMH will require the summary of coverage and current crop year acreage report.
- Offered on an MPCl unit basis for select crops at 110 –120% of insured's APH (check with your FMH agent for crop and modified APH availability).
- Insured's APH and MPCl levels are used to determine the Limit of Insurance and premium.
- An indemnity payment is based on the actual hail loss and the final production to count.
- Coverage terminates December 31.

### Benefits

- Allows producer to protect crop against hail loss up to 120% of the producer's APH
- Covers the gap created by yield and revenue policies
- Ideal for producers that generally do not purchase private hail insurance due to cost or other factors

### Late and Prevented Planting

Any percentage reduction to the MPCl Production Guarantee on the MPCl policy because of late planting will apply to the Limit of Insurance on this policy. Any acreage prevented from being planted is not insurable.

### Insurance Units

If the supporting MPCl policy is written on an enterprise unit basis, this policy can only be provided on a basic or optional unit basis.

### Availability

Coverage varies by state, check with your FMH agent for availability.

### Loss Requirements

- The insured is to provide the total harvested and/or appraised production for each unit no later than the earliest of 30 days after harvest is complete or 30 days after termination of coverage.
- FMH cannot pay any loss until the entire insured crop in the unit sustaining direct damage has been harvested or appraised.
- Harvested and/or appraised production will be determined using the same procedures used to establish production to count under the underlying MPCl policy.

## Price Election

The Price Election is the MPCl Projected Price on the underlying MPCl policy.

## Price Election Percent

The insured may select a percentage of the Price Election between 25% and 100%.

## Production Plan Coverage Level

The insured may select levels of 110%, 115%, or 120% of the approved APH yield. Check with your FMH agent for the levels available.

## Production Plan Guarantee

$(APH) \times (\text{Production Plan Coverage Level}) \times (\text{Acres per Unit})$

## MPCl Production Guarantee

$(APH) \times (\text{MPCl Coverage Level}) \times (\text{Acres per Unit})$

## Crop Hail Production Guarantee

$(\text{Production Plan Guarantee}) - (\text{MPCl Production Guarantee})$

## Production Plan Loss

$(\text{Production Plan Guarantee}) - (\text{Production to Count})$

## Production Loss Due to Hail

$(\text{Production Plan Guarantee}) - (\text{Percent of Hail Loss})$

## Loss Payable

Lesser of (1) Crop Hail Production Guarantee, (2) Production Plan Loss, or (3) Production Loss Due to Hail, multiplied by the Price Election and your Share.

## Limit of Insurance

$(\text{Crop Hail Production Guarantee}) \times (\text{Price Election}) \times (\text{Share})$

## PRODUCTION PLAN SAMPLE CALCULATIONS

Acres per Unit: 100	Production Plan Coverage Level: 115%
APH: 180 bu./acre	MPCl Coverage Level: 80%
Share: 100%	Price Election Percent: 100%
Production to Count: 18,000 bu.	Price Election: \$5.00
Percent of Hail Loss: 7%	

$180 \text{ bu./acre} \times 115\% \times 100 \text{ acres} = \mathbf{20,700 \text{ bu. Production Plan Guarantee}}$
$180 \text{ bu./acre} \times 80\% \times 100 \text{ acres} = \mathbf{14,400 \text{ bu. MPCl Production Guarantee}}$
$20,700 \text{ bu.} - 14,400 \text{ bu.} = \mathbf{6,300 \text{ bu. Crop Hail Production Guarantee}}$
$20,700 \text{ bu.} - 18,000 \text{ bu.} = \mathbf{2,700 \text{ bu. Production Plan Loss}}$
$20,700 \text{ bu.} \times 7\% = \mathbf{1,449 \text{ bu. Production Loss Due to Hail}}$

Select the lesser of: Crop Hail Production Guarantee, Production Plan Loss, or Production Loss Due to Hail for indemnity payment calculation. In this example, Production Loss Due to Hail will be used to determine the indemnity payment.\*

$1,449 \text{ bu.} \times \$5.00 \times 100\% = \mathbf{\$7,245 \text{ Indemnity Payment}}$

\*May require to subtract deductible bushels from bushels lost and multiply times an increasing payment factor if production plan contains a deductible.

All calculations found in this brochure are for example purposes only. Coverage varies by state, check availability with your FMH agent.



### The Production Plan is ideal for a producer who:

- Looks at exposure on an aggregated basis as indemnity is paid on a UNIT basis, not an acre-by-acre basis.
- Understands that a crop that has sustained a hail loss can recover through a growing season and, in some cases, may harvest over its production plan coverage level and not have a payable loss.
- Is comfortable waiting until final unit production is determined prior to calculation and payment of any indemnity.

## REVENUE ACCELERATOR MAX PROTECTION

Revenue Accelerator Max Protection (RAMP) gives you the opportunity to boost revenues at specific risk levels within your risk management plan, including triggers up to 95 percent. RAMP supplements your MPCl coverage and is designed to help provide additional coverage for when production and/or revenue losses are just over or under your MPCl guarantee.

RAMP is offered as a private product by FMH and is not reinsured by the FCIC. Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year.



### How Does It Work?

- Partners with a Revenue Protection policy or Yield Protection policy with either an optional or enterprise unit structure.
- RAMP Yield includes bushel loss protection only, while RAMP Revenue includes bushel and revenue loss protection.
- If MPCl is with another AIP, FMH will require the summary of coverage and current crop year acreage report.

### Benefits

- Select only the amount of protection your operation needs
- Coverage triggers available for up to 95%
- RAMP unit structures can differ from your MPCl unit structures

### Covered Crops

RAMP is available in select states for field corn and soybeans harvested as grain. Coverage availability may be limited by county and by crop.

### Deadline Date to Elect Coverage

RAMP must be elected and submitted by the MPCl Sales Closing Date.

### Producer Responsibilities

Producers must provide the actual production by practice, type, and unit for all acres insured under this policy 30 days after harvest is completed or the end of the MPCl insurance period. Any crop left unharvested by these dates will cause forfeiture of RAMP coverage for any units on which the unharvested crop applies.

### Policy Qualifications

*(See policy provisions for a complete list.)*

All insurable acres must be insured. Acres not planted or considered high risk, organic practices, second or double crops, or acres with written agreements are not eligible for RAMP coverage.

RAMP is not available for acres insured at an MPCl CAT coverage level amount or Area Risk plans.

### Termination Date of Coverage

Coverage under this policy will terminate consistent with the underlying MPCl coverage termination date.

*See policy provisions for a complete list of guidelines, details, qualifications and availability.*



## RAMP SAMPLE CALCULATIONS

### RAMP YIELD Adding Coverage Alongside Your MPCl

MPCl Coverage: 85% Yield Protection	APH: 200 bu./acre
RAMP Band: 85-50% Yield policy	RAMP Coverage per acre: \$75

- **Total payment** if harvested bushels fall below 100 bu./per acre
- **Partial payment** for bushels harvested between 170 bu./per acre and 100 bu./acre
- **No RAMP payment** if harvested bushels are above 170 bu./per acre

#### Coverage Option Highlights

- Payments begin when your MPCl YP policy begins
- Strengthens your existing coverage and pays out slower
- Provides savings
- Protects bushels only

All calculations found in this brochure are for example purposes only.

### RAMP REVENUE Adding Coverage Above Your MPCl

MPCl Coverage: 85% Revenue Protection	APH: 200 bu./acre
RAMP Band: 95-85%	Spring Price: \$6.00/bu.
RAMP Coverage per acre: \$50	

- **Total payment** if harvest revenue falls below \$1,020
- **Partial payment** if harvest revenue falls between \$1,020 and \$1,140
- **No RAMP payment** if harvest revenue is above \$1,140
- *Note: If a higher harvest price occurs, RAMP Revenue works like RAMP Yield*

#### Coverage Option Highlights

- Begins after harvest revenue falls 5% below your APH revenue (APH x Projected Price)
- All RAMP liability will be paid before an MPCl claim is triggered

## RAMP FORWARD PLUS

RAMP Forward Plus (RFP) is an endorsement to your RAMP policy that helps eliminate some of the worries of forward marketing grain before the crop is in the bin.

### How Does It Work?

- If your production to count falls below your RAMP guarantee and the harvest price is higher than the MPCl projected price, RAMP Forward Plus will cover the bushels short of your RAMP Forward Plus guarantee based on the new higher fall prices.
- Covers corn (limit up to \$1.00 /bushel) and soybeans (limit up to \$3.00/bushel).
- This endorsement can be added to 10% RAMP band coverage.
- When liability of RAMP is less than the true liability within the band, the RAMP Forward Plus payment will be reduced by the same factor.

### ADDING RAMP FORWARD PLUS TO RAMP POLICY SAMPLE CALCULATION

MPCl Coverage: 80% Revenue Protection	APH: 200 bu./acre
RAMP Band: 90-80%	Spring Price: \$6.00/bu.
RAMP Coverage per acre: \$80	Harvest Price: \$6.25/bu.

- **Total RFP payment** if fall production is less than 160 bu./acre, RAMP Forward Plus totals out at \$83 an acre (\$80 payment from RAMP and \$3 payment from RFP)
- **Partial RFP payment** if fall production lands within the selected coverage band (between 160-180 bushels)  
*For example, if fall production was 166 bu./acre, RAMP Forward Plus adds \$2.00 to all bushels short of 180 bu. (14 bushels x \$6.25/bu. = \$87.50) with the payment factor (\$87.50 x (\$80/\$120) = \$58.33)) for an indemnity payment of \$58.33.*
- **No RFP payment** if fall production is above 180 bu./acre



## NEW! SCO+™

SCO+ is an endorsement to your SCO policy that offers individual protection above the county protection of your underlying plan up to 86%. SCO+ provides coverage if you, or both the county and you, experience a loss.

Add on to your underlying plan and Supplemental Coverage Option (SCO) endorsement to secure more complete coverage with higher commodity prices.

### How Does It Work?

- SCO+ follows the same coverage level you select for SCO.
- You have the option to select an SCO+ yield policy with an underlying SCO revenue policy, but not an SCO+ revenue policy with SCO yield policy.
- SCO+ is available in two bands of coverage: 75%-86% or 80%-86%.
- SCO+ is only offered with an Optional Unit structure.
- PLC participation has no impact on eligibility.

### Benefits

- Offers individual loss coverage on top of underlying plan
- Doesn't have to follow underlying coverage, option to choose Revenue or Yield protection
- Follows same FSA requirements as SCO coverage

### Availability

SCO+ is available in the same counties as SCO coverage.

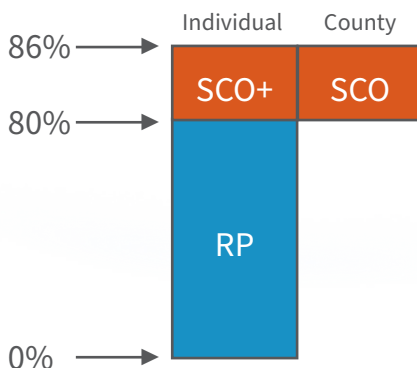
### Covered Crops

Covered crops include corn, soybeans, and winter wheat. In select states, coverage for wheat is available and is offered at the 70% coverage level. Canola available in ND only.

### Payment Scenarios

- County loss only = possible SCO payment
- Individual loss only = possible SCO+ payment
- Both individual and county loss = possible payment from both SCO and SCO+

### SCO+ with Revenue Protection



## SCO+ REVENUE SAMPLE CALCULATIONS

### COVERAGE AND PREMIUM CALCULATIONS

MPCI Coverage: 80% Revenue Protection	Production to Count: 13,200 bushels
Coverage Band: 86% - 80%	Approved Yield Revenue: \$120,000
Upper % of Coverage Band: 86%	MPCI Projected Price: \$6.00
Coverage Spread: 6%	MPCI Harvest Price: \$5.50
Acres: 100	Share: 100%
Approved Yield: 200 bu./acre	SCO Indemnity: \$500

#### Determine the Total Limit of Insurance

$80\% \times \$6.00 \text{ Projected Price} \times 6\% \text{ Coverage Spread} \times 200 \text{ APH} \times 100 \text{ acres} \times 90\% \text{ of price} \times 100\% \text{ Share} =$

**\$5,184.00 Total Limit of Insurance**

#### Determine the Harvest Revenue

$13,200 \text{ Production to Count} \times \$5.50 \text{ Harvest Price} =$  **\$72,600 Harvest Revenue**

#### Determine the Loss Percentage

$86\% - [72,600 \text{ Harvest Revenue} / \$120,000 \text{ Approved Yield Revenue}] =$  **25% Loss Percentage**  
*(Cannot be greater than the coverage band spread so 6% is used instead)*

#### Determine Payment Factor

$6\% / 6\% =$  **1.0000 Payment Factor**

#### Calculate the SCO+ Indemnity

$\$5,184/\text{acre} - \$500 \text{ SCO Indemnity} =$  **\$4,684 SCO+ Payment**

## NEW! SCO+™ FORWARD PLUS

Add the SCO+ Forward Plus endorsement to your policy stack to secure coverage for higher fall prices if your Production to Count falls below your SCO+ guarantee and the Harvest Price is higher than the MPCI Projected Price.







## NEW! ECO+™

Looking for farm-level coverage with your ECO policy? ECO+ is an endorsement to your ECO policy that offers individual protection above the county protection of your underlying plan up to 95%. ECO+ provides coverage if you, or both the county and you, experience a loss.

Combine it with your underlying plan and Enhanced Coverage Option (ECO) endorsement for more complete coverage with higher commodity prices.

### How Does It Work?

- ECO+ follows the same coverage level you select for ECO.
- You have the option to select an ECO+ yield policy with an underlying ECO revenue policy, but not an ECO+ revenue policy with ECO yield policy.
- ECO+ is available in two bands of coverage: 86%-90% or 86%-95%.
- ECO+ is only offered with an Optional Unit structure.

### Benefits

- ⊗ Offers individual loss coverage on top of underlying plan
- ⊗ No MPCI level requirements
- ⊗ ARC or PLC participation has no impact on eligibility

### Availability

ECO+ is available throughout the FMH writing area.

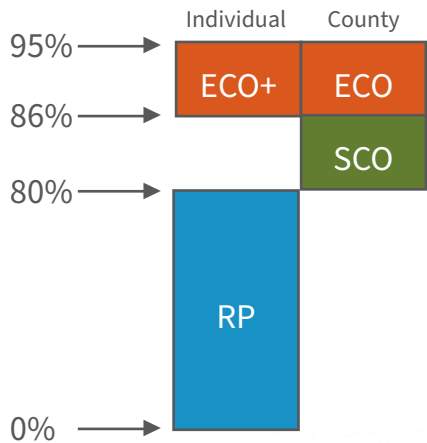
### Covered Crops

ECO+ is available for covered crops including corn and soybeans. Coverage for winter wheat is available in select states.

### Payment Scenarios

- County loss only = possible ECO payment
- Individual loss only = possible ECO+ payment
- Both individual and county loss = possible payment from ECO & ECO+

### ECO+ with Revenue Protection





## ECO+ REVENUE SAMPLE CALCULATIONS

### COVERAGE AND PREMIUM CALCULATIONS

MPCI Coverage: 75% Revenue Protection	Production to Count: 13,200 bushels
Coverage Band: 90% - 86%	Approved Yield Revenue: \$96,000
Upper % of Coverage Band: 90%	MPCI Projected Price: \$6.00
Coverage Spread: 4%	MPCI Harvest Price: \$5.00
Acres: 80	Share: 100%
Approved Yield: 200 bu./ac.	ECO Indemnity: \$500

#### Determine the Total Limit of Insurance

$75\% \times \$6.00 \text{ Projected Price} \times 4\% \text{ Coverage Spread} \times 200 \text{ APH} \times 80 \text{ acres} \times 90\% \text{ of price} \times 100\% \text{ Share} =$

**\$2,592 Total Limit of Insurance**

#### Determine the Harvest Revenue

$13,200 \text{ Production to Count} \times \$5.00 \text{ Harvest Price} = \mathbf{\$66,000 \text{ Harvest Revenue}}$

#### Determine the Loss Percentage

$90\% - [66,000 \text{ Harvest Revenue} / \$96,000 \text{ Approved Yield Revenue}] = \mathbf{21\% \text{ Loss Percentage}}$   
*(Cannot be greater than the coverage band spread so 4% is used instead)*

#### Determine Payment Factor

$4\% / 4\% = \mathbf{1.0000 \text{ Payment Factor}}$

#### Calculate the ECO+ Indemnity

$\$2,592 / \text{ac} - \$500 \text{ ECO Indemnity} = \mathbf{\$2,092 \text{ ECO+ Payment}}$

## NEW! ECO+™ FORWARD PLUS

Add the ECO+ Forward Plus endorsement to your policy stack to secure coverage for higher fall prices if your Production to Count falls below your ECO+ guarantee and the Harvest Price is higher than the MPCI Projected Price.



## GREEN SNAP

A windstorm can damage your fields in a matter of minutes. Green Snap protects against losses from wind damage to your crops so that you're financially covered.

Green Snap (GS) is an optional Crop Hail endorsement that provides protection against the severing or breaking of the stalk at a joint above the brace roots and below the ear as a result of natural wind and will prevent an ear from forming or prevent the harvesting of the ears by normal harvesting equipment.

### How Does It Work?

- Five Green Snap deductibles are available: Full, XS5, DSX5, DSX10, or IP2-F.
- Two policy combinations with Crop Hail coverage are available:
  - Deductible hail coverage with either Full, XS5, DSX5, or DSX10 GS
  - Companion hail coverage with Full, XS5, DSX5, DSX10, or IP2-F GS

### Benefits

- Protects against loss of yield
- Protects against losses of wind damage so that you are financially covered
- Green Snap losses are netted against any prior hail damage

### Covered Crops

Eligible crops include field corn, popcorn, seed corn, and sweet corn. All crop(s) may not be available in some states.

All acres of the same type of corn (as mentioned above) in which the insured has an interest in the county must be covered with the Green Snap endorsement.

### When Does Coverage Attach?

Coverage will attach once the crop has reached the seventh-leaf (V7) stage of growth.

### Exclusions and Expiration Date of Coverage

Exclusions of this coverage include neglect, failure to properly care for the crop, other weather perils, insects, disease, chemicals, failure of ears to pollinate, or failure to harvest the field corn in a timely manner. Coverage under this endorsement will expire on September 15.

### Availability

Coverage and deductible options vary by state, check with your FMH agent for availability.

## Full Payout Formula

$(\text{Percent of Loss}) \times (\text{Limit of Insurance per Acre})$

Catastrophe Allowance applies.

## XS5 Payout Formula

$[(\text{Percent of Loss}) - (5)] \times (\text{Limit of Insurance per Acre})$

When the loss exceeds 5%, the payable loss is the actual loss in excess of 5%.

## DXS5 Payout Formula

$[(\text{Percent of Loss}) - (5)] \times (1.25) \times (\text{Limit of Insurance per Acre})$

Any loss over the 5% deductible is multiplied by a factor of 1.25, except when the loss equals or exceeds 25%. After 25%, the policy pays like Full Coverage.

## DSX10 Payout Formula

$[(\text{Percent of Loss}) - (10)] \times (1.25) \times (\text{Limit of Insurance per Acre})$

When the loss equals or exceeds 50%, the policy pays like Basic Coverage. Catastrophe Allowance applies.

## IP2-F Payout Formula

$[(\text{Percent of Loss}) - (5)] \times (2) \times (\text{Limit of Insurance per Acre})$

You will receive full payment of loss up to a 10% loss, but a loss exceeding 10% will be calculated by the above calculation.

## GREEN SNAP SAMPLE CALCULATIONS

### Full Coverage Policy

Coverage Level: \$500 per Acre		Coverage Level: \$500 per Acre		Coverage Level: \$250 per Acre	
5% Loss	$.05 \times \$500 = \$25$	5% Loss	$(5-10) \times 1.25 = 0\%$	5% Loss	$.05 \times \$250 = \$12.50$
15% Loss	$.15 \times \$500 = \$75$	15% Loss	$(15-10) \times 1.25 = 6.3\%$	15% Loss	$(15-5) \times 2 = 20\%$
35% Loss	$.35 \times \$500 = \$175$		$.063 \times \$500 = \$31.50$		$.20 \times \$250 = \$50$
		35% Loss	$(35-10) \times 1.25 = 31.3\%$	35% Loss	$(35-5) \times 2 = 60\%$
			$.313 \times \$500 = \$156.50$		$.60 \times \$250 = \$150$

All calculations found in this brochure are for example purposes only.

## WIND

Wind is an optional Crop Hail endorsement that provides coverage for corn that has blown down due to wind damage. It covers ears that cannot be recovered because of flattening, bending, or breaking of the stalk.

Coverage is available for field corn, popcorn, seed corn, and sweet corn. Wind coverage expires on:

- **October 1:** AR;
- **October 15:** IL, IN, MI, MO, OH, OK, and WI;
- **October 20:** CO, KS;
- **November 1:** IA, KY, MN, ND, NE, SD, and TN;
- **\*December 31:** IL, IN, MI, MO, OH, and WI.

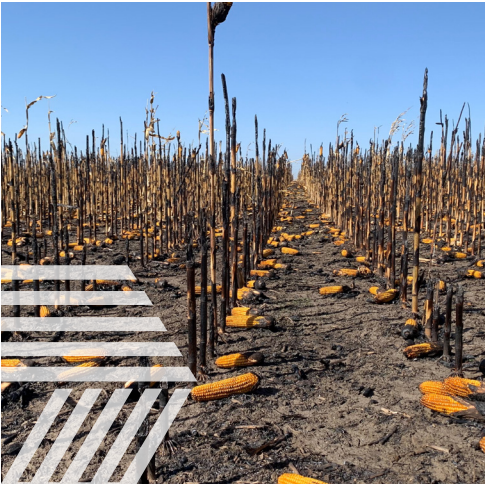
## EXTRA HARVEST EXPENSE

Extra Harvest Expense is another optional Crop Hail endorsement that covers damage by wind that results in additional harvest expense. It does not provide coverage for green snap or wind.

Extra Harvest Expense payments are calculated using 8% of the liability per acre for each harvested acre damaged above the deductible (20% of field or 20 acres, whichever is less), multiplied by a factor of 1.4. Extra Harvest Expense payments will not exceed 8% of the limit of insurance or \$80 per acre, whichever is less.

Check with your FMH agent for availability and termination dates.





## GRAIN FIRE

When harvest approaches, crops are at greater risk for fire damage. Grain Fire coverage from FMH can give you the extra protection you need to ensure your crops are protected through dry summer conditions.

Grain Fire is a policy that covers fire damage in standing grain and grain in transit until first place of storage. Talk to your FMH agent to learn what crops may be eligible for coverage in your area. The Grain Fire policy is offered as a private product by FMH and is not reinsured by the FCIC. Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year.

### How Does It Work?

- Covers loss from fire or damage from lightning strike before and during harvest. (Coverage is in excess over other valid and collectible insurance.)
- Covers a loss from a transit accident while the harvested insured crop is in a harvester or other mobile equipment. This may include damage caused by windstorm, collision, overturn, and collapse of bridges, docks, or culverts.

### Benefits

- No deductible
- Provides more coverage for the peril of fire for small and coarse grains
- Adds coverage on a per-acre basis

### Covered Crops

Eligible crops include small and coarse grains.

### Availability

Coverage varies by state, check with your FMH agent for availability.

### Expiration Date of Coverage

Coverage under this policy will expire December 1. Coverage may also expire the date the harvest is complete, the crop is abandoned, or the insured crop is destroyed by FMH.

## PASTURE FIRE

Pasture Fire coverage protects your pastureland from fire before and during grazing, especially during dry conditions.

Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year.

### How Does It Work?

- Covers loss from fire damage caused by lightning strike, equipment, machinery, and weather-related downed power lines.
- Also covers fire department service charges.





## REPLANT PREMIER

Sometimes protection for replanting expenses isn't always enough because of unpredictable weather situations. Replant Premier is a private crop insurance coverage option that pays for your replant expenses in addition to any replant benefits you receive from your MPCCI policy.

The Replant Premier policy is offered as a private product by FMH and is not reinsured by the FCIC. Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year.

### How Does It Work?

- Partners with a Yield Protection, Revenue Protection, or Revenue Protection with Harvest Price Exclusion policy.
- Provides coverage for these perils: adverse weather conditions, fire, insects, plant disease, wildlife, and failure of irrigation water supply due to an unavoidable cause.
- Replant Premier must be elected by the MPCCI Sales Closing Date.

### Benefits

- Provides coverage for replanting expenses
- Payments on a per-acre basis instead of a unit basis
- Replant indemnity up to \$50/acre

### Covered Crops

Eligible crops include corn, soybeans, sugar beets, and cotton. All crop(s) may not be available in some states.

### When Does Coverage Attach?

The policy is effective once the completed and signed application is approved by FMH.

Coverage is provided on acreage planted the later of: 10 days prior to earliest planting date or MPCCI Sales Closing Date. Applies to corn and soybeans only.

### Termination Date of Coverage

Coverage terminates 25 days following MPCCI final planting date for corn and soybeans (consistent with MPCCI); sugar beets and cotton have differing dates.

### Limit of Insurance

Insured selects level of coverage (up to FMH-selected maximum limit).

### Loss Payable

*(Replant Acres) x (Limit of Insurance per Acre) x (Share)*

## REPLANT PREMIER SAMPLE CALCULATIONS

### Example 1:

Crop: Corn	Limit of Insurance: \$40
Acres: 100	Replant Acres: 80
Share: 100%	

### Loss Payable:

$80 \times \$40 = \$3,200$  Total Loss Payable

### Example 2:

Crop: Soybeans	Limit of Insurance: \$50
Acres: 150	Replant Acres: 150
Share: 100%	

### Loss Payable:

$150 \times \$50 = \$7,500$  Total Loss Payable

All calculations found in this brochure are for example purposes only. 17

## EARLY PLANT COVERAGE

Early Plant Coverage provides financial protection for replant expenses if your crop is planted during a 15-day period prior to the initial planting date of the underlying MPCl policy. Available at a lower rate than Replant Premier, Early Plant Coverage is an affordable and flexible option for those who need a wider planting window.



### How Does It Work?

- Coverage starts with the first acre of replant; there's no 20/20 rule like with MPCl coverage.
- Payments are determined with a simple calculation.
  - Corn:  $8 \text{ bushels} \times \text{Projected MPCl price} \times \text{Share}$
  - Soybeans:  $3 \text{ bushels} \times \text{Projected MPCl price} \times \text{Share}$
- Coverage can't be selected along with Replant Premier and must be purchased by the Sales Closing Date.

### Availability

Early Plant Coverage is available in select states including IA, IL, IN, KY, MO, OH and WI.

### Covered Crops

Corn and soybeans are eligible crops for Early Plant Coverage.



## FORAGE WINTERKILL

Forage Winterkill coverage protects against damage to your forage crop caused by adverse weather conditions during winter when plants are dormant.



### How Does It Work?

- Coverage provides you with a financial backup plan when regrowth problems emerge in the spring.
- Your FMH policy covers your stand for up to three years after it's established.
- The sales closing date for Forage Winterkill coverage is September 30.
- Your insured crop must sustain damage of at least 20 acres or 20 percent of the total acres in each insured field(s), whichever is less, to be eligible for payment.

### Availability

Forage Winterkill coverage is available in the following states: ID, IL, MI, MN, PA, and WI.

### Covered Crops

Covered crops include perennial alfalfa or other forage crops starting with the second year of growth.



## PREMIER CLAIM SERVICE

We take claim service very seriously. Our adjusters train together, work together, and learn from each other, ensuring consistency in the field – a trademark of FMH. Plus, we go above and beyond the training required by RMA to ensure that our adjusters are ready to handle any claim.

## FMH COMPLETE RISK MANAGEMENT

Complete your risk management package with Multi-Peril crop insurance and Farm Property, Auto, and Liability insurance\* from Farmers Mutual Hail.

### Benefits of Combining FMH Multi-Peril and FMH Private Products

- Our private products are designed to fill the gaps left behind by federal crop insurance.
- FMH Protector combines your MPC I and Crop Hail coverage for less paperwork, one easy payment, and county blanket coverage.
- Experience exceptional adjusting service with FMH's knowledgeable staff for all of your crop insurance needs.

### Benefits of Adding FMH Farm Property, Auto, and Liability Products

- Receive reduced cost options when combining FMH Farm Property, Auto, and Liability insurance with FMH crop insurance.
- FMH becomes a "one-stop shop" for all your farm risk management needs.
- FMH Farm Property, Auto, and Liability are customizable products built specifically for farmers and their operations.

## WHAT SETS US **APART?**

### Quality

FMH provides a wide variety of complete farm risk management products, tools, and services for America's farmers.

### Experience

As leaders in the crop insurance industry since 1893, you can depend on our experience and knowledge to provide you with the best products and solutions.

### Financial Stability

We have earned an 'Excellent' rating from A.M. Best for over 50 years, proving our financial strength to pay your claims and give you peace of mind.

### Integrity

FMH is a company with strong family values and unrivaled integrity.

### Service

More than 400 quality adjusters are ready to work your claims quickly and accurately.

\*Available in select states. Contact your FMH agent for more information.



**Farmers Mutual Hail**  
Insurance Company of Iowa

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