



# PACE POST-APPLICATION COVERAGE ENDORSEMENT

The Post-Application Coverage Endorsement (PACE) is a federal product for conservation-minded producers who split-apply nitrogen. PACE provides extra coverage for projected yield lost when you are unable to post-apply nitrogen to your growing corn crop due to field conditions created by adverse weather.

## How Does It Work?

- Covers post-application nitrogen during V3-V10 corn growth stages
- Works with YP, RP, or RP-HPE underlying plans
- Provides coverage levels from 75% - 90%, in 5% increments
- Uses intended ratio split of nitrogen applied pre-application and post-application

## Benefits

- ⊗ Can be combined with other endorsements like ECO or SCO
- ⊗ Coverage is available on an acreage level basis within a unit
- ⊗ Financially supports your conservation practice
- ⊗ Receive a premium subsidy based on the coverage level you elect

## Availability

PACE is available where non-irrigated corn is insurable in all counties of **Iowa, Illinois, Minnesota, and Wisconsin**, and in select counties of **Indiana, Kansas, Michigan, Nebraska, North Dakota, Ohio, and South Dakota**.

## Important Dates

Sales Closing, Cancellation, & Termination Dates.....**March 15**  
 Acreage Reporting Date.....**July 15**  
 Premium Billing Date.....**August 15**  
 Contract Change Date.....**November 30**

## Covered Crops

- PACE coverage is available for non-irrigated corn.

## When Does Coverage Attach?

- Coverage attaches once the application is received after the sales closing date of the underlying plan.

## Expiration Date of Coverage

- Coverage is continuous until cancelled. If your underlying policy is cancelled or transferred, PACE coverage will also be cancelled.

## PACE Example

Covered Acres: 100	Projected Price: \$6.00
Approved Yield: 200 bushels	PACE Coverage Level: 90%
Share: 100%	PACE Loss Factor: 17%

$200 \text{ bushels/acre} \times \$6.00/\text{bu} = \$1,200/\text{acre}$

$\$1,200/\text{acre} \times 100 \text{ acres} = \$120,000$

$\$120,000 \times 90\% \text{ Coverage Level} \times 100\% \text{ Share} = \$108,000$

$\$108,000 \times 17\% \text{ loss factor} = \$18,360 \text{ Indemnity Payment}$

*Example dollar amounts are for illustration only and will vary.*

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