

## Farmers Mutual Hail Insurance Company of Iowa

Dear Policyholder,

Thank you for choosing Farmers Mutual Hail Insurance Company of Iowa for your crop insurance.

As part of the Additional Supplemental Appropriations for Disaster Relief Act of 2019, FMH is distributing prevented planting supplemental disaster payments to eligible policyholders on behalf of the USDA's Risk Management Agency.

As described below, you are eligible to receive this supplemental payment because you have a qualifying prevented planting indemnity in 2019.

Per the Act, this supplemental payment is made on crops from the 2019 reinsurance year, which have a final plant date in the 2019 calendar year, and is intended to provide assistance for eligible crops that were prevented from planting due to excess precipitation, flood, storm surge, tornado, volcanic activity, tropical depressions, hurricanes and cyclones in the 2019 crop year based on USDA guidelines.

Your payment amount is calculated by RMA and is based on all qualifying prevented planting payments received for insured crops. For insured crops with revenue protection, except those who select the harvest price exclusion option, the qualifying prevented planting payment is multiplied by a factor of 15 percent, measuring yield and price loss. For all other crops, the qualifying prevented planting payment is multiplied by a factor of 10 percent, based on yield only.

Please note, the Disaster Relief Act requires those who receive disaster payments to purchase crop insurance through an Approved Insurance Provider (AIP) or obtain Noninsured Crop Disaster Assistance Program (NAP) coverage for the next two available crop years for the crop in the county.

Thank you for your business and for placing your trust in Farmers Mutual Hail Insurance Company of Iowa.

Sincerely,

Ronald P. Rutledge President & CEO

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