



Farmers Mutual Hail
Insurance Company of Iowa

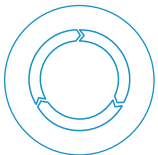
FW FORAGE WINTERKILL

WHY CHOOSE FORAGE WINTERKILL FROM FMH?



SUPPLEMENT YOUR GROWTH

Coverage provides you with a financial backup plan when regrowth problems emerge in the spring.



CONTINUED PROTECTION

Your FMH policy covers your stand for up to three years after it's established.



AFFORDABLE COVERAGE

Your premium rate for every \$100 worth of coverage is \$5.

LOSS EXAMPLE

Limit of Insurance per Acre: \$200	Qualifying Acres: 50 acres
Acres of Forage (Year 2 of Growth): 50 acres	Share: 100%

- The insured has forage acres with an original stand of 10 plants per square foot.
- Only five plants per square foot emerged from dormancy on 20 acres of the field and resulted in a qualifying loss.

5 plants/10 plants = 50% live plants remaining

- Because the remaining stand is equal to or less than 55%, but more than 40% of the original stand, 50% of the limit of insurance per acre is used to determine the indemnity.

$\$200 \times 50\% \text{ of limit of insurance} \times 20 \text{ acres} \times 100\% \text{ share}$

= \$2,000 Indemnity Payment

HOW DOES FORAGE WINTERKILL COVERAGE WORK?

Forage Winterkill coverage protects against damage to your forage crop caused by adverse weather conditions during winter when plants are dormant. Covered crops include perennial alfalfa or other forage crops starting with the second year of growth.

COVERAGE TIMELINE

- The sales closing date for Forage Winterkill coverage is September 30.
- Coverage begins on October 1 and ends on June 1 of the following year.

AVAILABILITY

- Forage Winterkill coverage is available in Illinois, Minnesota, and Wisconsin.
- Coverage is available on forage crops that contain at least 60% or more alfalfa.

PAYMENTS

- 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.
- You are required to notify your agent of winterkill damage within 10 days after plants emerge in the spring.

INTERESTED IN FINDING OUT MORE?

Talk to your FMH agent about securing coverage to protect your forage crop from damaging winter conditions. Please note, exclusions and rules apply for livestock grazing and final cutting dates for covered crops.

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