



Farmers Mutual Hail
Insurance Company of Iowa

ACTUAL PRODUCTION HISTORY HEMP COVERAGE

Farmers Mutual Hail offers federal Hemp Actual Production History (APH) coverage through the USDA Risk Management Agency (RMA) insurance program. Learn more about what this product covers, where it's offered, eligibility requirements as well as coverage levels.



HEMP APH COVERAGE

Hemp Actual Production History (APH) insurance covers loss of production from:

- > Adverse weather conditions
- > Earthquake
- > Fire
- > Volcanic eruption
- > Insects and plant disease
- > Failure of irrigation water supply if due to any of these causes
- > Wildlife

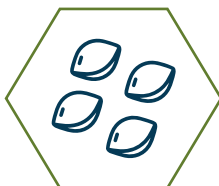
APH yield is calculated by averaging the amount of hemp in dry pounds.

COVERAGE AVAILABILITY

Hemp APH coverage from FMH is available in select states for the following hemp types:



FIBER



GRAIN



CANNABIDIOL
(CBD)

Coverage is available for producers in certain counties in states including AL, AR, AZ, CA, CO, IL, IN, KS, KY, ME, MI, MN, MT, NM, NV, NY, NC, ND, OK, OR, PA, TN, TX, VA, and WI. See the RMA AIB to check specific counties.

PRODUCER ELIGIBILITY

Hemp producers must follow certain regulations for hemp production to be eligible for Hemp APH coverage.

Producers must have at least one year of history of producing the crop and have a processor contract for the sale of the insured crop. Hemp coverage does not qualify for replant payments or prevented planting payments under this policy. See the Insured Crop section for a more complete list of requirements.

Contact your Farmers Mutual Hail agent or visit www.fmh.com to learn more!

This document is intended for information purposes only. See policy provisions, terms, and conditions for details. Products underwritten by Farmers Mutual Hail Insurance Company of Iowa and its affiliates, West Des Moines, Iowa. Not all affiliates are mutual companies. Farmers Mutual Hail and its affiliates are equal opportunity providers and prohibit discrimination in all programs and activities. *QuickBind is available in all states except Montana.

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INSURED CROP

The producer must have a share in the hemp crop and at least a one year history of producing it to be insured.

INSURED HEMP IS REQUIRED TO BE:

- > A covered type
- > Grown under a processor contract fulfilled by the acreage reporting date
- > Grown under an official certification or license that permits production of the hemp
- > Planted for harvest as hemp in accordance with the processor contract and production management practices of the processor
- > Planted to an adapted variety and not a prohibited variety

COVERAGE LEVELS & PREMIUM SUBSIDIES

Hemp APH coverage levels range from 50 to 75 percent. Premium shares are 100 percent minus the subsidy amount shown in the chart. The chart shows premium subsidy percentages for basic units.

Only one coverage level may be selected for each insured type in the county insured under this policy. Insureds must select the coverage level, by type, on their application by the sales closing date. Applications can be submitted by using the standard MPCl application and change forms.

The Catastrophic Risk Protection Endorsement (CAT) limits coverage to 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$655, per crop, per county.

Coverage Level %	50	55	60	65	70	75
Premium Subsidy %	67	64	64	59	59	55
Your Premium Share %	33	36	36	41	41	45

INSURANCE UNITS

Basic, Optional, and Enterprise units are available in select hemp counties. Premium discounts apply for basic and enterprise units. Additional subsidy is available for enterprise units.

COVERAGE OPTIONS

You must buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection or Actual Production History.

CLAIMS

If an insured experiences damage or loss, the crop agent must be notified within 72 hours after finding it and no later than 15 days after the insurance period. Insureds are required to provide a copy of the certification form or official license for the current crop year for the insured county before completing the claim. Before the crop can be inspected by the adjuster, the insured must protect the crop from being further damaged as much as possible and leave samples for each field of the damaged unit. If insured acreage is damaged during the insurance period by an insured cause of loss, and the producer intends to harvest the acreage before the final THC level is determined, the producer must provide notice to FMH through their agent.

Note: Direct-seeded CBD Hemp is required to be inspected at planting time.

IMPORTANT DATES

Important dates vary by state. See your FMH agent for details.



SALES CLOSING

January 31
February 28
March 15

ACREAGE REPORT DUE

July 15
July 31

CANCELLATION

January 31
February 28
March 15

For more information, see the RMA Hemp page at www.rma.usda.gov/Topics/Hemp