



**Farmers Mutual Hail**  
Insurance Company of Iowa

# CROP HAIL & PRIVATE PRODUCTS



## THE FMH DIFFERENCE

Farmers Mutual Hail offers quality products, knowledgeable staff, outstanding adjusting service, and precision crop insurance solutions backed by over 120 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 have the most hail claims experience in the industry, and unmatched customer service. For leading expertise and service, look to the Cloud of 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.



#### **Service** **Customer Service is a Top Priority**

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



#### **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.



#### **Solutions** **Progressive Farm Insurance Technology**

We are committed to offering the best technology solutions for progressive farmers, including Precision Crop Insurance Solutions and the FMH Mobile app.

## ABOUT FMH

Farmers Mutual Hail provides a comprehensive suite of Crop Hail and private products designed to fill in 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

1993

Celebrated 100-year anniversary

1998

Started writing Multi-Peril policies

2015

Acquired John Deere Insurance Company

# 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, vandalism and malicious mischief, and certain perils while in transit and storage at no additional cost to you.

Farmers Mutual Hail has a variety of hail coverages available depending on your specific needs: full/basic, 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
- ✔ If a grower has coverage and bumper crop yields or higher prices occur, coverage can be increased during the growing season to cover the value of the crop, unless the crops have been damaged.
- ✔ Allows you to buy the protection you need for your crops in the spring while waiting until fall to pay the premium
- ✔ No value clause
- ✔ No replant clause – FMH pays the loss (any unused insurance rolls over to replanted-like crop)
- ✔ Catastrophe allowance offered on most policy types
- ✔ Termination date of all coverages is December 31 (see policy provisions for exceptions)
- ✔ Substitute crop coverage
- ✔ No pro rata clause

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## 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/Basic Coverage

A policy that gives the insured a payment that equals the percent of loss multiplied by the insured value 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, the company will only have liability for a selected factor times the percent of loss, not to exceed 100%.

### Total Coverage

$(\text{Coverage per Acre}) \times (\text{Damaged Acres})$

### Total Loss Payment

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

## CROP HAIL SAMPLE CALCULATIONS

### Full/Basic 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

# 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 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 your state 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 will compute the minimum deductible and loss payable on an enterprise unit basis. If the supporting MPCl policy is written on an enterprise unit basis, but the insured can maintain records on an optional unit basis, FMH will provide coverage on an optional unit basis.

## 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 your state for the levels available.

### Production Plan Guarantee

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

### MPCl Production Guarantee

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

### Crop Hail Production Guarantee

$(Production\ Plan\ Guarantee) - (MPCl\ Production\ Guarantee)$

### Production Plan Loss

$(Production\ Plan\ Guarantee) - (Production\ to\ Count)$

### Production Loss Due to Hail

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

### 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

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

## 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: \$6.01
Percent of Hail Loss: 7%	

$180\ bu/acre \times 115\% \times 100\ acres = 20,700\ bu.$  **Production Plan Guarantee**

$180\ bu/acre \times 80\% \times 100\ acres = 14,400\ bu.$  **MPCl Production Guarantee**

$20,700\ bu. - 14,400\ bu. = 6,300\ bu.$  **Crop Hail Production Guarantee**

$20,700\ bu. - 18,000\ bu. = 2,700\ bu.$  **Production Plan Loss**

$20,700\ bu. \times 7\% = 1,449\ bu.$  **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.\*

$1,449\ bu. \times \$6.01 \times 100\% = \$8,709$  **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.

### 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 actual production history.
- Is comfortable waiting until final unit production is determined prior to calculation and payment of any indemnity.

## GREEN SNAP

A wind storm can flatten your fields in a matter of minutes. Green Snap protects against losses from wind damage to your crops so that you're financially covered even when your fields can't be harvested.

Green Snap (GS) is an optional Crop Hail endorsement that provides protection against the severing or breaking of the stalk at a node 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?

- Three Green Snap deductibles available: Full/Basic, 10%, IP2F
- Policy combinations:
  - Full hail coverage with either Full/Basic or 10% GS,
  - Deductible hail coverage with either Full or 10% GS,
  - Companion hail coverage with Full/Basic, 10%, IP2F

### Benefits

- ✔ Protects against loss of yield
- ✔ Protects against losses of wind damage so that you are financially covered even if your fields can't be harvested
- ✔ Green Snap losses are netted against any indirect hail damage

### Covered Crops

Field corn, seed corn, sweet corn, and popcorn. 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 Termination Date of Coverage

Exclusions of this coverage include neglect, malfeasance or failure to follow good farming practices, 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 terminate on September 15.

### Full/Basic Payout Formula

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

Catastrophe Allowance applies.

### 10% Payout Formula

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

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

### IP2F Payout Formula

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

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

5% Loss	$.05 \times \$500 = \$25$
15% Loss	$.15 \times \$500 = \$75$
35% Loss	$.35 \times \$500 = \$175$

#### 10% Deductible Policy

Coverage Level: \$500 per Acre

5% Loss	$(5-10) \times 1.25 = 0\%$
15% Loss	$(15-10) \times 1.25 = 6.3\%$
	$.063 \times \$500 = \$31.50$
35% Loss	$(35-10) \times 1.25 = 31.3\%$
	$.313 \times \$500 = \$156.50$

#### IP2F Policy

Coverage Level: \$250 per Acre

5% Loss	$.05 \times \$250 = \$12.50$
15% Loss	$(15-5) \times 2 = 20\%$
	$.20 \times \$250 = \$50$
35% Loss	$(35-5) \times 2 = 60\%$
	$.60 \times \$250 = \$150$

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

## WIND WITH EXTRA HARVEST ALLOWANCE

FORMERLY KNOWN AS GREEN SNAP EXTRA

Wind with Extra Harvest Allowance is an optional Crop Hail endorsement that provides coverage for wind, green snap, and extra harvest expense 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.

In the event that wind damage has caused harvest expenses to increase, the insured may be eligible for an Extra Harvest Allowance indemnity payment. Any Extra Harvest Allowance paid by FMH will not exceed 8% of the field limit of insurance.

Coverage is available for field corn, seed corn, and sweet corn. Wind coverage terminate on September 15 for AR, CO, KS, KY, OK, and TN; and October 15 for IA, IL, IN, MI, MN, MO, NE, ND, OH, SD, and WI.



## EXTRA HARVEST ALLOWANCE SAMPLE CALCULATION

Acres: 100	Acre Deductible: The lesser of 20 acres or 20% of the field
Liability: \$80,000	
Acres Damaged: 40	

40 damaged acres – 20 acre deductible = 20 acres

**20 acres x 8% damage x 1.4 multiplier =**

**\$1,792 EHA Indemnity**

# JOHN DEERE 600C HARVEST

We understand the difference that the right equipment and insurance policy can make when it comes to harvest time. That's why the John Deere 600C Harvest policy leverages your John Deere equipment to provide protection against production loss after wind damage.

With the John Deere 600C Harvest policy, you have the opportunity to harvest your field with a John Deere 600C Series Corn Head to salvage as much of your downed corn as possible before FMH makes a final adjustment. John Deere 600C Harvest policy is solely offered 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?

- After a windstorm damages more than 5% of a unit with commercially grown field corn, the crop is assessed but final adjustment will be deferred until after harvest.
- After harvesting the field with an owned or leased John Deere 600C Series Corn Head, the producer provides the adjuster with the amount of production from the wind-damaged unit.
- The adjuster will then determine the amount of mature, unrecovered corn. If this loss exceeds 2% of the unit guarantee, the producer may be eligible for an indemnity payment.

## Benefits

- ✔ Designed to take advantage of your John Deere 600C Series Corn Head and its ability to harvest downed corn.
- ✔ Opportunity to harvest your field and salvage as much of your downed corn as possible before we make a final adjustment.
- ✔ More complete coverage at a discount.

## Covered Crops

Commercial field corn grown for grain.

## Termination Date of Coverage

Coverage under this policy will terminate November 1.

## Equipment Requirements

The following John Deere model numbers are eligible for this policy: 606C, 608C, 612C, 616C and 618C (with or without Stalkmaster™).

For more details on these models, please contact your local John Deere equipment dealer.

## 600C HARVEST SAMPLE CALCULATION

Unit Acres: 100	Damaged Percent: 7%
Share: 100%	Deductible: 2%
Insurance per acre: \$850	

$7\% - 2\% = 5\%$  Payable Loss

$5\% \times \$850 \times 100 \text{ acres} \times 100\% =$   
**\$4,250 Indemnity Payment**

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

## GRAIN FIRE

When harvest approaches, crops are at a greater risk for fire damage. Grain Fire coverage from FMH can give you the extra protection you need on top of your Crop Hail policy 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. Grain Fire covers various crops depending on location. Please talk to your FMH agent to learn what crops may be eligible in your area. The Grain Fire policy is solely offered 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 harvest begins or while the insured crop is in a harvester or other mobile equipment. (Coverage is in excess over other valid and collectible insurance, excluding the MPCI policy.)
- 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 wind storm, collision, overturn and collapse of bridges, docks or culverts.

### Benefits

- ✔ Coverage begins the day after the application is signed by you and your agent.
- ✔ No deductible will apply to a loss caused by fire, lightning, transit accident, or fire department service charge.
- ✔ Provides more coverage for the peril of fire for small and coarse grains above the MPCI coverage.
- ✔ Cost-effective option for producers who may not trigger a loss from the MPCI policy, this policy adds coverage on a per-acre basis.

### Covered Crops

Field corn, sweet corn, soybeans, wheat, barley and alfalfa for hay.

### Termination Date of Coverage

Coverage under this policy will terminate December 1.

## GRAIN FIRE SAMPLE CALCULATION

Damaged Acres: 100	Insurance per Acre: \$150
Percent of Loss: 100%	

$$100 \times \$150 \times 100\% = \$15,000 \text{ Indemnity Payment}$$

# REPLANT PREMIER

Sometimes protection for replanting expenses isn't always enough because of the many 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 MPCl policy. The Replant Premier policy is solely offered 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.

## Benefits

- ✔ Provides coverage for replanting expenses that more accurately reflects increased seed costs
- ✔ Payments on a per-acre basis instead of a unit basis
- ✔ Replant indemnity up to \$80/acre

## Covered Crops

Corn, soybeans, sugar beets, and cotton.  
All crop(s) may not be available in some states.

## When Does Coverage Attach?

Policy is effective once the completed and signed application is received by the FMH office.

Coverage begins the later of : 10 days prior to earliest planting date or MPCl sales closing date.

## Termination Date of Coverage

25 days following MPCl final planting date for corn and soybeans (consistent with MPCl); 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

# REVENUE ACCELERATOR MAX PROTECTION

Revenue Accelerator Max Protection (RAMP) allows producers the opportunity to boost revenues at specific risk levels within their risk management plans. RAMP supplements the insured's MPCl coverage and is designed to help provide additional coverage for when production and/or revenue losses are just over or under an insured's MPCl guarantee.

RAMP is solely offered 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
- ✔ RAMP unit structures can differ from your MPCl unit structures
- ✔ RAMP coverage can begin before or at the same time as your MPCl Revenue Policy

## 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.

## 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.

## PRECISION CROP INSURANCE SOLUTIONS

Use your precision technology for more than just agronomic decision making. With Farmers Mutual Hail Precision Crop Insurance Solutions, you can save time and money by using your precision farming data for required crop reporting and claims.

Backed by FMH's expert support, Precision Crop Insurance Solutions provide a seamless experience from accurate data collection and automated crop reporting, to claims settlement, and everything in between. It's one set of paperwork and one single location for all of your crop insurance information.

## FMH MOBILE

Information when you need it, where you need it. A free app that includes real-time market prices, local cash bids, and industry news.

Both price quotes and local cash bids have upgraded charting features. Charts are also now visible on each price screen: simply click the chart or turn your phone sideways for a full-screen chart experience.

## 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 500 quality adjusters are ready to work your claims quickly and accurately.

## 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.





**Farmers Mutual Hail**  
Insurance Company of Iowa

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