

Crop-Hail Coverage

Consider the Facts

Since 1919, Rain and Hail has offered trusted protection coupled with quality service. Contact a local Rain and Hail agent today to find out more about Crop-Hail coverage.

Time is Valuable

Make each minute count.

Save time by paying Crop-Hail premiums online.

Rain and Hail offers an online premium payment option to help our insureds quickly and easily make full or partial payments toward their policy premiums, simplifying the billing payment process to just three simple steps.

1. Create a Policyholder Services account through www.RainHail.com.
2. Create and maintain your account for online payment of your insurance premium.
3. Pay Rain and Hail Agricultural Insurance premiums online.

The Rain and Hail Difference

The Rain and Hail Difference is what sets us apart from other agricultural insurance providers. Our commitment to always provide the best service possible to the American farmer and rural America, and our belief in a strong safety net for America's agricultural communities, make us a leader in the industry.

Unmatched Claims Service

Response in a loss situation brings out the true character of the company. Time and time again, Rain and Hail is there for our customers when they need us by providing:

- Tools to quickly and easily submit claims
- Prompt and accurate claims adjustment
- Expedited claim payments

Full Range of Products and Services

Rain and Hail offers the agricultural insurance products you need to properly protect your operation, including:

- Multiple Peril
- Crop-Hail
- Specialty Crop Lines

For more information, visit www.RainHail.com or contact your local Rain and Hail Insurance Professional.

About Us

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.

Corporate Headquarters

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Crop-Hail Coverage

Crop-Hail



Rain and Hail
A Chubb Company

Crop Production is Costly

It costs a bundle of money to produce a crop. Machinery, seed, fertilizer and chemical costs continue to increase, which means the producer has a lot at stake.

Crop Production is Risky

Do not let a hailstorm cause financial stress. When a producer plants without protection, he/she is risking years of potential profits. Producers can have all of the right timing and inputs, but without the right coverage, they are still at risk.

Crop Protection Makes Sense

All of the costs and the increased risks make it prudent to protect the producer's crops. Now producers can buy protection up to the full value of the crop, even when they have a high yield.

Protection Considerations

Crop-Hail coverage is available up to the full value of the crop. Deductibles provide a variety of choices that permit the producer to partially self-insure for a reduced premium cost.

Policy Features*

- Hail Protection
- Fire Protection
- Fire Department Service Charge Coverage
- Transit Coverage
- Catastrophe Loss Award (most coverages)
- Replanting Coverage (most crops)
- Others

* Special endorsements may also be available. These features vary by state and by crop. See below for further details.

Risk Management

Crop-Hail coverage (up to the full value) can be the basis for the late season pre-harvest crop sales to maximize profits at a reduced risk. Protection can be increased as bumper crop yields or higher prices become apparent. Crop-Hail coverage also covers the deductible portion of MPCl protection. MPCl and Crop-Hail coverages may both be eligible for payment on the same loss event.

Benefits of Crop-Hail Coverage

- Protects profits
- Fosters greater grower confidence to do pre-harvest crop sales
- Protects crops up to the full value
- Acre-by-acre coverage provides protection from isolated damage
- May be used as loan collateral
- Rewards the more businesslike grower
- Discover how crop insurance can provide worry-free protection for the tough times

How It Works		
	\$250	Per acre of full coverage protection purchased
×	100	Acres insured/damaged
=	\$25,000	Guarantee
×	40%	Hail damage
=	\$10,000	Loss payment

Endorsement Type**	Coverage
Companion Hail (CP)	Designed to cover, on an acre basis, the portion of the crop not insured under an MPCl policy identified as the difference between the potential yield and the yield guaranteed by the MPCl coverage. An underlying MPCl policy is required.
Cotton Wind (CW)	Provides coverage against direct loss to cotton caused by wind. Wind loss is defined as the removal of unharvested cotton in open bolls from the plant by wind, hail and/or rain in excess of 10%.
Cotton Module (CM)	Provides coverage against direct loss caused by fire for harvested cotton that is temporarily stored in the field until the cotton can be processed or ginned. The deductible percentage is 5%.
Wheat Wind (OW)	Provides coverage against direct loss to small grain crops in Kansas, Nebraska, Oklahoma and Texas caused by wind if accompanied by hail damage of 5% or more.
Reject Coverage (RC)	Provides coverage against direct loss due to hail damage that causes the crop to be rejected by the processor or buyer. The underlying Crop-Hail policy will cover the direct damage caused by hail and this endorsement will cover the additional loss in value from rejection of the crop.
Tobacco Wind (with set up) (SU)	Provides coverage against wind damage that causes the breaking off of stalks or destruction and/or removal of leaves from the plant. Coverage options available vary by state. This endorsement also provides for the cost of labor to set up tobacco blown over by wind up to a maximum limitation as specified in the endorsement. The set up provision only applies if 10% or more of the tobacco plants have been blown over by wind.
Tobacco Theft (TT)	Provides coverage against direct loss to tobacco caused by theft and vandalism. A \$100 deductible will apply for each occurrence of loss. This coverage can also be attached to the barn fire policy.
Green Snap or Wind (Green Snap and/or Lodging) Coverage for Field Corn, Seed Corn and Sweet Corn (WE)	Provides coverage against direct loss due to Green Snap or Lodging caused by natural wind to field corn, seed corn or sweet corn. Coverage options include Green Snap coverage, wind (Green Snap and/or Lodging) coverage or extra harvest expense coverage. Extra harvest expense coverage may be added to Green Snap or wind (Green Snap and/or Lodging) coverage, or elected as a separate standalone coverage.
Cotton Escalator Buy-Out Option	Removes the cotton escalator provision and provides the producer 100% of the limit of insurance at the time coverage incepts.
Replant Exclusion for Corn, Seed Corn and/or Soybeans	Excludes replanting coverage from the underlying Crop-Hail policy for a reduction in the premium rate. The crop(s) insured must also be insured under a policy reinsured or approved by the Federal Crop Insurance Corporation (FCIC). Hail and fire coverage cannot be excluded from the policy reinsured or approved by the FCIC for the crop(s) insured under this endorsement (except for seed corn).
Seed Corn Endorsement	Provides coverage against lack of pollination due to direct loss from hail. It also covers direct loss to the ears and indirect loss to leaves, stalks or tassels from hail damage that affects the production of commercially acceptable seed corn. This endorsement pays an additional eight-tenths of a percent of loss for each percent of loss in excess of 30%.
Crop-Hail Production Plan (CHPP)	Covers, on a unit basis, the portion of the crop not insured under a Yield Protection (YP) or Revenue Protection (RP) plan of insurance. An underlying YP or RP policy is required. An option for green snap or wind coverage is also available.
Corn and Soybean Replant Endorsement (RG)	Coverage is provided for causes of loss other than hail that damages the corn or soybeans to the extent that they need to be replanted. An underlying ARPI policy is required.
Winter Wheat Replant Endorsement (WW)	Provides coverage to winter wheat damaged by freeze and/or snow mold to the extent that replanting is necessary. A 10% deductible applies. Coverage elections range from \$10 to \$40 per acre.

**These endorsements vary by state and by crop. See your local Rain and Hail representative for further details.