



## 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](http://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

9200 Northpark Drive • Johnston, Iowa 50131  
[www.RainHail.com](http://www.RainHail.com)

## Enhanced Coverage Option (ECO)

MPCI



**Rain and Hail**  
A Chubb Company



About Eco

Enhanced Coverage Option (ECO) provides additional area-based coverage for a portion of your underlying crop insurance policy deductible. With ECO, you can add an additional band of coverage from 86% to 90% or 95% of your approved yield. It works in conjunction with your underlying multi-peril policy so it must be purchased as an endorsement to the Yield Protection, Revenue Protection, Revenue Protection with the Harvest Price Exclusion, Actual Production History or Yield Based Dollar Amount of Insurance policy.

How It Works

ECO	86% to 95% Coverage	If the area has a loss between the coverage level you selected and 86%, ECO payment will trigger here.
MPCI	Up to 85% Coverage	If you have a loss that brings you 85% or below of your guaranteed coverage on your MPCI policy, MPCI payment will trigger here.

ECO	MPCI
ECO is an area-based plan. It is a revenue policy if you have a revenue MPCI, and a yield policy if you have a yield MPCI policy, and will pay accordingly. You can choose a coverage level of 90% or 95%.	MPCI policy itself doesn't change and is individual coverage.

Availability

ECO is available for the below crops in most counties where the crop is grown. Check actuarials for details.

- Alfalfa Seed
  - Barley
  - Buckwheat
  - Burley Tobacco
  - Canola
  - Cigar Binder Tobacco
  - Corn
  - Cotton
  - Cotton - Ex. Long Staple
  - Cultivated Wild Rice
  - Dark Air Tobacco
  - Dry Beans
  - Dry Peas
  - Fire Cured Tobacco
  - Flax
  - Flue Cured Tobacco
  - Forage Production
  - Grain Sorghum
- Grass Seed
  - Hybrid Corn Seed
  - Hybrid Seed Rice
  - Hybrid Sorghum Seed
  - Millet
  - Oats
  - Peanuts
  - Popcorn
  - Rice
  - Rye
  - Safflower
  - Sesame
  - Silage Sorghum
  - Soybeans
  - Sugar Beets
  - Sugarcane
  - Sunflowers
  - Wheat



ECO and Other Insurance

ECO cannot be elected if you have a Margin Protection or an Area Risk Protection Insurance policy. You also cannot have Hurricane Insurance Protection – Wind Index Endorsement elected on your underlying policy. Acres cannot be insured under ECO and Stacked Income Protection (STAX). You can elect Supplemental Coverage Option (SCO) and ECO, but you are not required to elect both. Unlike SCO, ECO is not tied to your election of ARC/PLC at FSA.

