



# SUPPLEMENTAL CROP INSURANCE COVERAGE

## AVAILABLE PRODUCTS - OVERVIEW

**Supplemental Insurance Products** set you apart from the competition. Hudson Crop strives to provide its customers with innovative and unprecedented products. These risk management options allow growers to rest assured their livelihood and crops are covered.

### Total Revenue Coverage™ 2.0

- Provides a percentage guarantee based on your approved yield, the market price and the level of TRC 2.0 coverage that you choose.
- Coverage is available for irrigated farms, non-irrigated farms and farms that use both practices. When growers apply for coverage, they enter their yield, ARC election, practice(s), coverage level(s) and payment limit. The dollar amount of the guarantee becomes final after acreage reporting.
- **TRC 2.0 Buy-Up** allows a grower with an existing TRC 2.0 policy to increase their guarantee by replacing the existing Market Price with a higher Market Price and possibly a higher TRC Coverage Level. In order to take advantage of the Buy-Up, the current commodity price has to be higher than the Market Price when the policy was originally purchased.
- When an insured makes the decision to Buy-Up, a new policy is issued with a new application. A portion of the value of the existing coverage is credited to the insured and the additional premium owed to the increased guarantee is added to the previously established premium.

### Price-Flex®

- Provides the potential for a higher revenue protection guarantee than the base coverage established on the underlying Revenue Protection or Area Revenue Protection plans of insurance.
- Producers may add one or more alternative price discovery periods (intervals), of which the highest would be used to establish the revenue guarantee for loss purposes when applicable.
- A Price-Flex policy may have a loss if the interval with highest price is higher than the Projected and Harvest Prices.
- Additional Price Coverage - Gives producers the ability to buy the base price plus an additional price limit - price limit varies by crop.



### MPowerD™

- Provides coverage to pay a loss payment when the harvest margin is less than the MPowerD trigger, adjusted for any Margin Protection (MP) indemnity that may be due.
- Allows the producer to elect one or more pricing intervals (full or half months), similar to Price-Flex®, in combination with the current market price and margin projected price for their commodity.
- Provides flexible coverage by practice, allowing the ability to insure irrigated and non-irrigated crops using separate coverage, MPowerD trigger, harvest margin, and loss payment for each insurable practice.

## Supplemental Products Summary: 2018 Reinsurance Year

	Primary Sales Closing Dates	Billing	Claims	Eligible MPCl Plans	Private Product Coverage Levels	Price Limits	Liability Factors	Crops Covered
<b>TRC 2.0</b>	9/30 & 3/15	10/01/18	30 days following the date the final cty yields are published by RMA	An MPCl policy at an additional coverage level must be purchased for all practices for the policy to be valid.	95% - 70%	N/A	N/A	Corn, Soybeans, Wheat
<b>Price-Flex</b>	1) 10 Days Prior to the End of Selected Interval or 2) 9/30 or 3/15		<b>RP:</b> Nov - Mar <b>ARP:</b> 30 days following the date the final cty yields are published by RMA		<b>RP:</b> 85% - 50% <b>ARP:</b> 90% - 70%	<b>Corn:</b> \$1/bu <b>Wheat:</b> \$1.50/bu <b>Soybeans:</b> \$2/bu <b>Cotton:</b> \$0.20/lb	100% - 50%	Corn, Cotton, Soybeans, Wheat
<b>MPowerD</b>	9/30/2017 for the 2018 Crop Year		30 days following the date the final cty yields are published by RMA		95% - 70%	<b>Corn:</b> \$1/bu <b>Soybeans:</b> \$2/bu	100% - 50%	Corn and Soybeans

To check for product availability in your area, contact your local Hudson Crop agent or visit [www.hudsoncrop.com](http://www.hudsoncrop.com).

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The information contained in this brochure is for general information only and shall not modify the terms of any insurance policy. An underlying MPCl policy at an additional coverage level must be purchased for this supplemental product; however, that policy does not have to be purchased from Hudson.



### Hudson Crop

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