



Crop Hail Supplemental Bundle Option

Crop Hail Supplemental Insurance - Bundle Option consists of Basic Hail coverage, Wind 5% Deductible with Extra Harvest (HIC GS/Wind/EH) and the \$50 Replant Option (HIC RPO). The rate is determined by a price reduction for the group of Wind with Extra Harvest and Replant Option Endorsement, added to the Basic Hail rate for that county.

To apply for the Bundle Option coverage, enter BDL in the policy form column of the application. Do not list the individual codes for the Wind and Replant Option endorsement in the endorsement column. Rates can be found in the current year rate manual for your state.

AVAILABILITY

The Bundle Option is available on Field Corn only in Illinois, Indiana, Michigan, Missouri, Ohio and Wisconsin.

SALES CLOSING DATE

Sales closing date for the Bundle Option is April 1 of the current growing season.

COVERAGE

Minimum coverage allowed is \$500 per acre (100% share).

You may elect any coverage amount between \$500 and the maximum corn IPA limit as listed in the state rate manual.

NAMED PERIL REPLANT - OVERVIEW

Our Named Peril Replant is available as a supplement to an MPCl policy. In the event of a replant, the insured could receive an additional payment from the replant policy. While the Named Peril Replant is available in multiple states and on multiple crops, the Bundle Option is only available on Field Corn in selected states.

- Named Peril Replant for Bundle Option
 - Availability (Field Corn Only) - IL, IN, MI, MO, OH and WI
 - Coverage Amounts Available for Field Corn - \$20, \$30, \$40, or \$50

AVAILABLE ENDORSEMENTS

The following endorsements are available with the Bundle Option. Insureds have the option of purchasing these separately; however, these must be purchased with the Bundle Option to realize the reduction in premium.

REPLANT OPTION ENDORSEMENT (RPO)

Coverage of \$50 per acre for replanting from any peril other than hail. Coverage applies at first acre of replant need and pays on top of any RP, RP-HPE, YP, or AYP or ARP replant payment. Not available on high risk, unclassified or uninsurable acres.

WIND, GREEN SNAP AND EXTRA HARVEST ENDORSEMENTS

Coverage available with your crop hail policy to provide coverage against damaging winds.

WIND ENDORSEMENT

Wind damage typically happens after tassel when the entire stalk blows down and the ear is not harvestable. This endorsement covers loss from non-recoverable ears on a per acre basis. Options available include 5% and 10% deductibles.

GREEN SNAP ENDORSEMENT

Green snap damage typically occurs between the time the growing point is above the ground and silk stage. This endorsement covers loss from ears not forming or are unharvestable from the stalk breaking at a node on a per acre coverage.

EXTRA HARVEST ENDORSEMENT

Extra harvest damage occurs when the stalk is blown down. This endorsement covers the extra expense of harvesting the crop after wind or green snap damage occurs. An insured can purchase extra harvest with green snap or the wind endorsement; however, this is not available separately.

NON DISCRIMINATION STATEMENT

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