



# SUPPLEMENTAL CROP INSURANCE COVERAGE

## TOTAL REVENUE COVERAGE™ 2.0 - OVERVIEW

**Total Revenue Coverage 2.0 (TRC 2.0)** is a supplemental crop insurance policy that 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, practice(s), coverage level(s) and payment limit. The percentage guarantee becomes final after acreage reporting.

### TRC 2.0 Buy-Up

**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.

### Requirements

You are required to purchase an MPCl insurance policy with an additional coverage level for all practices on crops to be insured to establish insurable interest.

If you fail to purchase MPCl coverage at a buy-up level on all practices for a crop, you still owe all premium for the policy you selected.

### Coverage will apply to no more than 110% of the greater of:

1. The number of acres you intend to plant, without considering share; or,
2. The greatest number of acres planted under any MPCl policy in your county for the crop in any one of the most recent four calendar years, without considering share. These acres must not be disallowed by the premium quotation tool.

*NOTE: If you are planting in a county where you have no history, you may insure no more than 110% of the intended acres you declared at the time you applied for this policy. You may be required to provide evidence to support your estimate.*

### AVAILABILITY

#### State/County

For a complete list of program states, contact your Hudson Crop affiliated agent or visit our website at [www.hudsoncrop.com](http://www.hudsoncrop.com).

#### Crops

- Corn (not insured as silage)
- Soybeans

#### Practice

- Irrigated
- Non-Irrigated

## Loss Payment

Any loss payment owed will be paid within 30 days after the date the final county yields are published by the Risk Management Agency (RMA). We reserve the right to reduce the amount of the loss payment if we determine that you have not provided us with the information needed to accurately determine the correct amount. The maximum amount the TRC 2.0 policy can pay is the difference between the TRC 2.0 guarantee and the amount of the RP guarantee. The grower may choose a limit on loss payments that is less than this estimated amount at the time of sign up.

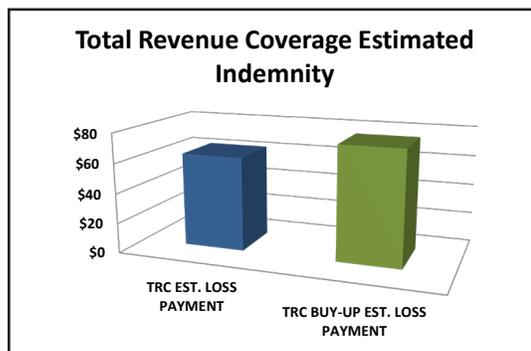
## By the Numbers

| INPUTS             |             |
|--------------------|-------------|
| APPROVED YIELD     | 140 BU/ACRE |
| RP COVERAGE LEVEL  | 85%         |
| TRC COVERAGE LEVEL | 95%         |
| PAYMENT LIMIT      | 100%        |
| PROJECTED PRICE    | \$3.80/BU   |
| HARVEST PRICE      | \$3.80/BU   |
| ACTUAL YIELD       | 120 BU/ACRE |
| ARC EST. PAYMENT   | \$0/ACRE    |

| ACTUAL REVENUE        |                   |
|-----------------------|-------------------|
| EXPECTED RP GUARANTEE | \$452/ACRE        |
| CROP VALUE            | \$456/ACRE        |
| RP INDEMNITY          | \$0/ACRE          |
| SAFETY NET PAYMENT    | \$0/ACRE          |
| <b>ACTUAL REVENUE</b> | <b>\$456/ACRE</b> |

| TRC PURCHASED ON 10/01       |                  |
|------------------------------|------------------|
| MARKET PRICE                 | \$3.90/BU        |
| TRC GUARANTEE                | \$519/ACRE       |
| TRC PAYMENT LIMIT            | \$519/ACRE       |
| ACTUAL REVENUE               | \$456/BU         |
| <b>TRC EST. LOSS PAYMENT</b> | <b>\$63/ACRE</b> |

| TRC BUY-UP PURCHASED ON 11/01 |                  |
|-------------------------------|------------------|
| MARKET PRICE                  | \$4.00/BU        |
| TRC BUY-UP GUARANTEE          | \$532/ACRE       |
| TRC PAYMENT LIMIT             | \$532/ACRE       |
| ACTUAL REVENUE                | \$456/BU         |
| <b>TRC EST. LOSS PAYMENT</b>  | <b>\$76/ACRE</b> |



\* To generate TRC 2.0 premium estimates as shown above, utilize the Agent eVantage quoting tool.

NON DISCRIMINATION STATEMENT: Hudson Insurance Company is an equal opportunity provider. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs).

The information contained in this brochure is for general information only and shall not modify the terms of any insurance policy. An underlying MPCI 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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