

BOOST - OVERVIEW

BOOST is a supplemental crop insurance policy that allows a producer to elect either revenue or yield protection bands of coverage at higher coverage levels than those offered through the Multi Peril Crop Insurance (MPCI) program.

Requirements

- Must have an active RP, RP-HPE or YP policy with either Optional or Enterprise Units (EU).
- The unit structure for the BOOST policy will follow the underlying MPCI unit structure for the crop (OU, EU or EU by practice).
- If you fail to purchase MPCI coverage, all BOOST premium is still owed.
- If the underlying MPCI policy is not with Hudson, all applicable forms must be submitted to Hudson as required by the policy.

Available Options

1. **Lower Coverage Level:** Lower limit of the band coverage and must be the same as the RP or YP elected coverage level.
2. **Upper Coverage Level:** Upper limit of the band coverage. Available ranges of coverage level bands can be found in the BOOST estimator tool.
3. **Max Coverage:** A value selected from our premium estimator tool, which will limit the BOOST coverage per acre.
4. **Adjustment Factor:** A value less than or equal to 1.0. Selecting a value which is less than 1.0 means that your limit of insurance, premium and loss payment will be reduced by this value.

Loss Payments

All loss payments are determined based on the unit structure of the underlying MPCI coverage and as applied to the policy. If the MPCI policy is written on EU by Practice, the appropriate unit structure by practice will apply to the policy. MCEU (Multi-County Enterprise Unit) is not available on BOOST. Claims are paid upon Hudson's receipt of final production.

Premium

- Billed on October 1st, with premium due by November 1st.
- A unit discount will apply when the BOOST coverage is written on an EU Structure.
- The EU discount is based on the total acres in the enterprise unit and is as follows:

Total Acres in EU	% of Discount	Factor Applied to Premium
Up to 499	0.00%	1.000
500 - 699	10.00%	0.900
700 - 1199	12.50%	0.875
1200 and over	16.00%	0.840

SALES CLOSING DATE

Aligns with that of the underlying MPCI policy

AVAILABILITY

The types and practices for which the RP/YP insurance plans are offered in the county are insurable under BOOST IF offered by the BOOST Estimator available in eHarvest™. To access, simply select "View Private Product Estimates" from the estimator drop-down.

INELIGIBLE ACREAGE

Uninsurable, High Risk, Written Agreement, Second/Double Crop, Organic Practice, Corn Silage, Popcorn, Seed Corn

BOOST BY THE NUMBERS - REVENUE PROTECTION

Projected Price	\$4.00
Harvest Price	\$3.90
<i>Harvest Price limited to a 20% cup of Projected Price</i>	

APH	180
Final Yield	165

Upper Coverage Level	95%
MPCI/Lower Coverage Level	85%
Max Coverage	70

Acres	75
Share	100%
Adjustment Factor	100%

BOOST COVERAGE PER ACRE = \$70
 Min (Max Coverage, APH * Projected Price * (Upper CL - Lower CL))*Share

LIMIT OF INSURANCE = \$5,250
 Boost Coverage Per Acre * Acres * Adjustment Factor

APPROVED REVENUE = \$54,000
 APH * Acres * Max (Project Price, Harvest Price)

REVENUE TO COUNT = \$48,263
 Final Yield * Acres * Harvest Price

BOOST FACTOR = 0.05625
 Max (0, Upper CL - (Revenue to Count / Approved Revenue))

BOOST INDEMNITY = \$2,953
 Min (1, Boost Factor / (Upper CL - Lower CL)) * Limit of Insurance

Contact your Hudson Crop insurance agent or Regional Sales Manager for more BOOST indemnity simulations!

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Hudson Crop
 7300 West 110th Street, Suite 400 | Overland Park, KS 66210
 T 866 450-1445 | F 913 345-1671 | HudsonCrop.com

