



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.

BOOST - NEW!

- 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.
- Available options include a Lower Coverage Level, Upper Coverage Level, Max Coverage Level and an Adjustment Factor.
- Loss payments are determined based on the unit structure of the underlying MPCI coverage and are paid upon Hudson's receipt of final production.
- An EU premium discount is provided based on the total acres in the enterprise unit.

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) 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.

Total Revenue Coverage™ (TRC) 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 an existing TRC 2.0 policyholder 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.

Variable Interval Product (VIP™)

- 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 VIP policy may pay a loss if the selected interval's price is higher than the projected and harvest prices.
- **The Multi-Practice Endorsement** provides more flexibility by giving producers the ability to customize their coverage for irrigated and non-irrigated practices with distinct coverage levels.
- **Ask your Regional Sales Manager how to customize your price with the myPrice option!**

Supplemental Products Summary: 2020 Reinsurance Year

	Primary Sales Closing Dates	Billing	Claims	Eligible MPCI Plans	Private Product Coverage Levels	Price Limits	Liability Factors	Crops Covered
BOOST	3/15/2020	10/01/20	Upon Hudson's receipt of final production	RP, RP-HPE & YP	Band Options: 5% & 10%	N/A	100% - 50%	Corn and Soybeans
MPowerD	9/30/2019 for the 2020 Crop Year		30 days following the date the final cty yields are published by RMA	An MPCI policy at an additional coverage level must be purchased for all practices for the policy to be valid.	95% - 70%	Corn: \$1/bu Soybeans: \$2/bu	100% - 50%	Corn and Soybeans
TRC 2.0	9/30 & 3/15		30 days following the date the final cty yields are published by RMA		95% - 70%	N/A	N/A	Corn, Soybeans, Wheat
VIP	1) 10 Days Prior to the End of Selected Interval or 2) 9/30 or 3/15		RP: Nov - Mar ARP: 30 days following the date the final cty yields are published by RMA		RP: 85% - 50% ARP: 90% - 70%	Corn: \$1/bu Wheat: \$1.50/bu Soybeans: \$2/bu Cotton: \$0.20/lb	100% - 50%	Corn, Cotton, Soybeans, Wheat

To check for product availability in your area, contact your local Hudson Crop agent or visit 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 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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