



**HUDSON**  
INSURANCE GROUP®

# SUPPLEMENTAL CROP INSURANCE COVERAGE

## REPLANT OPTION (RPO)

The RPO provides an opportunity for the producer to supplement the replant payment they receive under their Multi-Peril Crop Insurance (MPCI) policy. The RPO does not have a minimum acreage limitation on indemnities, which allows replant coverage payments on small parcels of land.

*The coverage described below is privately offered by Hudson Insurance Company. The RPO is NOT federally reinsured, and NO premium subsidy is available.*

### Eligibility

- Available for corn, soybeans and cotton only.
- The producer must have an active, yield-based MPCI policy to be eligible for the RPO.
- Coverage is on a unit basis, as determined by the corresponding MPCI policy. The MPCI rules, regulations and procedures for unit determination apply to the option. Exceptions are, the RPO:
  1. Does not insure land designated by the RMA as high risk, unclassified, or uninsurable;
  2. Is not available for MPCI policies with written agreements;
  3. Is not available with MPCI policies with Organic Practices;
  4. Is not available on Cotton acreage planted prior to the initial planting date of April 1st or for any acreage upon which seed treatments, recommended for the control of Phythium and Rhizoctonia, are used.
- For corn and soybeans, RPO coverage is available on acreage planted up to ten (10) days prior to the MPCI initial or earliest plant date.

### Coverage

- RPO Applications must be submitted on or before the corresponding MPCI sales closing date.
- The RPO offers multiple dollar amounts of coverage per acre. The amount of coverage selected determines the premium rate.
- An insured's interest or share in a crop is determined in accordance with the provisions set forth in the underlying MPCI policy.

### 2021 AVAILABILITY

AR, IL, IN, IA, KY, LA, MI, MN, MS, MO, NE, NY, OH, OK, PA, SD, TN, WI

### POLICY TERM

The RPO policy is an annual policy. Insureds must submit an Application each year.

Insurance attaches when the insured crop is planted, and ends at the end of the insurance period as defined by the MPCI policy.

There is no coverage on crops planted before signing the RPO Application, unless approved in writing by Hudson Insurance Company.

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.



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