



# BOOST-MAX

## OVERVIEW

**BOOST-Max is a non-federally reinsured supplemental crop insurance policy that allows a producer to elect bands of coverage at higher coverage levels than those offered through the Multi Peril Crop Insurance (MPCI) program.**

### The BOOST-Max Advantage

- Benefit from record high corn and soybean prices!
- Protect the value of your crop now all the way to a 95% coverage level trigger point.
- Set guarantee using the daily offered prices at high bands of coverage.
- Flexible ranges of coverage allow for precise customization on insured bushels.
- An indemnity, when triggered, may be paid as early as December (Price Only Option).
- Choose Price Only or New Harvest Revenue Offset Option (see "Available Options" below).
- Multiple Purchases: If a grower elects less than 100% of their liability on their initial purchase, they will be eligible for additional future BOOST-Max purchases for the remaining liability (with minimum of 20% liability).
- All-in-one system - quote, bind and pre-fill the Application in one spot.

### Requirements

- Must have an active buy-up, non-CAT RP, RP-HPE, YP, ARPI, MP or MP-HPO policy at a 65% or higher coverage.
- If you fail to purchase MPCI coverage, BOOST-Max 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. **Buy-Price:** BOOST-Max daily offer
2. **Lower Coverage Level:** Lower limit of the band coverage
3. **Upper Coverage Level:** Upper limit of the band coverage. Available ranges of coverage level bands can be found in the BOOST-Max estimator tool. Minimum band will be 2%.
4. **Max Coverage:** A value selected from our premium estimator tool, which will limit the BOOST-Max coverage per acre.
5. **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.
6. **NEW! Harvest Revenue Offset (HRO) Option:** If elected, indemnities would be reduced if the harvest revenue increased above the expected revenue.

### Loss Payments

1. All loss payments will be calculated once the final harvest price is released.
2. Harvest Revenue Offset losses are calculated upon receipt of final production or when final county yields are published.

### SALES CLOSING DATE

Daily sales available from 8:45 AM to 12:00 PM Central.

### AVAILABILITY

The types and practices for which the RP/RP-HPE/YP/ARPI/MP/MP-HPO insurance plans are offered in the county are insurable under BOOST-Max if offered by the BOOST-Max 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

### PREMIUM

Billed on October 1st, with premium due by November 1st.

# BY THE NUMBERS: BOOST-MAX APH (RP/RP-HPE/YP)

<b>APH</b>	200	<b>Lower Coverage Level</b>	85%
<b>Acres</b>	100	<b>Upper Coverage Level</b>	95%
<b>Share</b>	100%	<b>Max Coverage (optional)</b>	---
<b>Harvest Price</b>	5.25		
<b>Harvest Yield</b>	210		

	<b>Contract #1</b>	<b>Contract #2</b>	<b>Contract #3</b>	<b>Contract #4</b>
<b>Buy-Price Liability</b>	\$5.50	\$5.75	\$6.00	\$5.85
<b>Contract Liability</b>	20%	30%	20%	30%

## COVERAGE AND INDEMNITY

	Contract #1	Contract #2	Contract #3	Contract #4	
<b>Insured Bushels</b> <i>APH * Acres * Share * (Upper Coverage Level - Lower Coverage Level) *Contract Liability</i>	400	600	400	600	
<b>BOOST-Max Coverage</b> <i>Insured Bushels * Buy-Price</i>	\$2,200	\$3,450	\$2,400	\$3,510	
<b>Optional Elected Max Coverage</b> <i>If elected: Max Coverage * Acres * Share * Contract Liability</i>	-	-	-	-	
<b>Total Liability</b> <i>Minimum of BOOST-Max Coverage or Optional Elected Max Coverage</i>	\$2200	\$3450	\$2400	\$3510	
<b>Adjustment Factor</b> <i>If Max Coverage elected, then: Factor = Optional Elected Max Coverage/ BOOST Max-Coverage (Otherwise Factor = 1.000)</i>	1.000	1.000	1.000	1.000	
<b>Guarantee</b> <i>(APH * Acres * Share * Upper Coverage Level * Buy-Price)</i>	\$104,500	\$109,250	\$114,000	\$111,150	
<b>BOOST-MAX HARVEST REVENUE - NO HRO</b> <i>No HRO = APH * Acres * Share * Harvest Price</i>	\$105,000	\$105,000	\$105,000	\$105,000	
<b>BOOST-MAX HARVEST REVENUE - WITH HRO</b> <i>With HRO = Max (APH, Harvest Yield) * Acres * Share</i>	\$110,250	\$110,250	\$110,250	\$110,250	<b>Total Indemnity</b>
<b>CONTRACT INDEMNITY - NO HRO</b>	-	\$1,275	\$1,800	\$1,845	\$4,920
<b>CONTRACT INDEMNITY - WITH HRO</b>	-	-	\$750	\$270	\$1,020
<b>(Guarantee - BOOST-Max Harvest Revenue) * Adjustment Factor * Contract Liability</b>					

Contact your Hudson Crop insurance agent or Regional Sales Manager for more BOOST-Max indemnity simulations.

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 must be purchased for this supplemental product; however, that policy does not have to be purchased from Hudson.



### Hudson Crop

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