



POST APPLICATION COVERAGE ENDORSEMENT (PACE)

OVERVIEW

The Post Application Coverage Endorsement (PACE) program provides supplemental coverage when a grower is prevented from post/split applying nitrogen in the 2-3 week V3-V10 corn growth stages due to wet weather and field conditions.

Qualifications

Insured must:

- Have an underlying policy of Yield Protection, Revenue Protection (RP), or RP with Harvest Price Exclusion with coverage at the additional coverage level.
- Use a split application of nitrogen practice.
- Have documentation supporting the purchase of nitrogen for the split application of nitrogen practice.
- Record on the Acreage Report (AR), the number of acres utilizing split nitrogen application including intended and actual application rates.
- Have been physically prevented from applying the post-application of nitrogen due to weather and field conditions within the insurance period to make a claim.

IMPORTANT DATES

Sales Closing, Cancellation and Termination: March 15

Acreage Reporting: July 15

Premium Billing: August 15

Contract Change: November 30

Application

Insured must:

- Elect PACE and select a separate coverage level for PACE from 75 to 90 percent.
- Provide Legal Description and Unit Number for all units where the post-application nitrogen practice is used on a majority of the acres in the unit.
- Provide the intended split of nitrogen to be applied pre-application and post-application as percentages (equaling 100 percent) of the total application.
- Provide the intended nitrogen application rate per acre.

Unit Structure

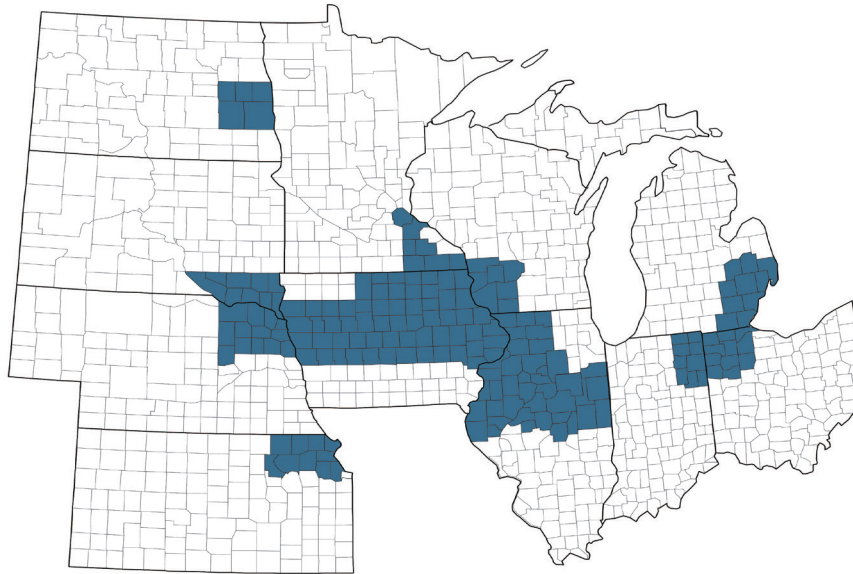
- Must be elected by applicable Sales Closing Date (SCD).
- If an insured has historical records at the Basic Unit (BU) and/ or Optional Unit (OU) level, sufficient to calculate an approved yield on such units, then the insured may elect PACE on an OU or BU basis if the underlying policy uses BU, Enterprise or Enterprise by Practice units.
- Insured may elect PACE coverage on some eligible units and not others, if the majority of the acres in the unit do not utilize the split-application practice. If a unit is insured, all eligible acreage within each selected unit must be insured.
 - Any eligible unit the insured wishes to not insure must be declared by the SCD.

Acreage Reporting

- The AR must include the following by the Acreage Reporting Date:
 - Intended total nitrogen application rate, pre and post application
 - Actual total nitrogen rate, pre and post application
 - The acreage on which split-application practice is used

2022 Availability

PACE is available for non-irrigated corn in select counties in 11 states.



IMPORTANT:

Notice of Loss (NOL)

- A NOL must be reported within 72 hours after the end of insurance period (PACE Application Window) or within 72 hours of being physically prevented from post-applying nitrogen.
- A completed Nitrogen Report must be submitted with NOL.
- If the insured fails to provide a timely NOL or completed Nitrogen Report, the PACE claim will result in no PACE coverage; however PACE premium will still be due.

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