

## ND, SD, & MN CROP HAIL PRODUCTS

There are options for the type of policy you would like regarding crop/hail policies. Here are the options that are available in North Dakota, South Dakota, and Minnesota. All options apply to all states except the DXS5 which applies to Minnesota only.

**FULL COVERAGE:** A policy that gives the insured a payment that equals the percent of loss multiplied by the insured value per acre.

**Catastrophe:** The catastrophe allowance will apply to all losses that exceed 70% of the particular acre or acres of crops, and is figured at a rate of .5% for every 1% of loss exceeding 70%. In no event shall the total payment per acre exceed the amount of insurance applying.

**COMBINATION DEDUCTIBLE:** A policy in which a 10% deductible and full coverage policy are built into one. One-half the coverage will be at full and one-half the coverage will be at the 10% deductible. At 50%, the deductible disappears and the policy becomes full coverage.

**Catastrophe:** The catastrophe allowance will apply to all losses that exceed 70% of the particular acre or acres of crops, and is figured at a rate of .5% for every 1% of loss exceeding 70%. In no event shall the total payment per acre exceed the amount of insurance applying.

**DXS10 (10% DEDUCTIBLE):** The Company shall have no liability for loss to any acre of crop until loss or losses exceed 10%, and then the Company shall have liability for 1.25 times the percent of loss in excess of 10%, once the percent of loss equals or exceeds 50%, this provision no longer applies.

**Catastrophe:** The catastrophe allowance will apply to all losses that exceed 70% of the particular acre or acres of crops, and is figured at a rate of .5% for every 1% of loss exceeding 70%. In no event shall the total payment per acre exceed the amount of insurance applying.

**DDA DEDUCTIBLE:** The Company shall have no liability for loss to any acre of crop until loss or losses exceed 10%, and then the Company shall have liability for the percent of loss in excess of 10%, except that when the percent of loss exceeds 20%, the Company shall have an additional liability for 2.00 times the percent of loss in excess of 20%. This provision does not apply for losses greater than 25%.

**Catastrophe:** The catastrophe allowance will apply to all losses that exceed 70% of the particular acre or acres of crops, and is figured at a rate of .5% for every 1% of loss exceeding 70%. In no event shall the total payment per acre exceed the amount of insurance applying.

**DDC DEDUCTIBLE:** The Company shall have no liability for loss to any acre of crop until loss or losses exceed 30%, and then the Company shall have liability for the percent of loss in excess of 30%, except that when the percent of loss exceeds 40%, the Company shall have an additional liability for 2.00 times the percent of loss in excess of 40%. This provision does not apply for losses greater than 55%.

**Catastrophe:** The catastrophe allowance will apply to all losses that exceed 70% of the particular acre or acres of crops, and is figured at a rate of .5% for every 1% of loss exceeding 70%. In no event shall the total payment per acre exceed the amount of insurance applying.

**DXS20-70 DEDUCTIBLE:** The Company shall have no liability for loss to any acre of crop until loss or losses exceed 20%, and then the Company shall have liability for 1.40 times the percent of loss in excess of 20%, except that when the percent of loss equals or exceeds 70%, this provision no longer applies.

**Catastrophe:** The catastrophe allowance will apply to all losses that exceed 70% of the particular acre or acres of crops, and is figured at a rate of .5% for every 1% of loss exceeding 70%. In no event shall the total payment per acre exceed the amount of insurance applying.

### FOR MN ONLY:

**DXS5 (5% DEDUCTIBLE):** The Company shall have no liability for loss to any acre of crop until loss or losses exceed 5%, and then the Company shall have liability for 1.25 times the percent of loss in excess of 5%, once the percent of loss equals or exceeds 25%, this provision no longer applies.

**Catastrophe:** The catastrophe allowance will apply to all losses that exceed 70% of the particular acre or acres of crops, and is figured at a rate of .5% for every 1% of loss exceeding 70%. In no event shall the total payment per acre exceed the amount of insurance applying.