



May 26, 2009

2009 Hail Update:

Isn't it amazing what a difference a year makes? Last year at this time, we were worried about being too dry, and this year we are worried about not getting our crop in! As Multi Peril Crop Insurance guarantees are lower this year—due to the lower commodity prices, we have to ask ourselves, 'How much more coverage do we need to cover our input costs?' Hail insurance has *always* been an excellent way to add additional coverage at a very reasonable price!

At Town & Country Insurance Agency, we have two major companies we write hail insurance with:

1. **Farmers Mutual Hail**: who is the largest writer of hail in North Dakota, offers a variety of products ranging from a full policy to a 30% deductible policy. Farmer's Mutual also offers instant coverage so you don't have to wait until 12:01am (midnight) for your coverage to take effect. A Farmer's discount of 3% is offered if you decide to pay cash before July 1st.
2. **NAU Country Insurance**: who is the largest writer of Multi Peril Crop Insurance among the Independent Agents in North Dakota, also offers many different hail policies to choose from. They have a three-hour waiting period for coverage to take effect and also offer a 3% cash discount if paid in full before July 1st.

Keep in mind that with most companies, you have to wait until 12:01am (midnight) for your coverage to take effect – and some don't offer any discount for paying cash. Don't get caught in a hail storm while you are waiting for your coverage to take effect!

We will be in contact with each and every one of you in the near future, but please feel free to contact us anytime if you have any questions on your Multi Peril Crop Insurance or your Crop Hail coverage.

Thank you for your support over this past year.

Sincerely,

Craig C. Johnson

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