

WHY IS FMH AN INDUSTRY LEADER?

- Full, deductible, and companion coverage available (check your state for availability)
- Same day protection may be available
- No value clause
- No pro rata clause (other insurance does not affect hail payment)
- No corn replant – FMH pays the loss. Any unused insurance rolls over to replanting like crop
- Soybean coverage – broad form
- No soybean replant clause – FMH pays the loss - any unused insurance rolls over to replanted like crop
- Catastrophe allowance offered on most policy types
- Vandalism and malicious mischief coverage offered – \$50 minimum per occurrence
- Fire protection included at no extra charge
- Harvested crops covered while in transit
- Stored crops coverage included
- Termination of all coverages - December 31 (Exception: special crops, Green Snap, and Green Snap Extra)
- Premium modification plan offered (most states)
- Guaranteed rates (in some states)
- Green Snap and Green Snap Extra coverage available for corn in most states
- Fall premium
- A dedicated staff of professional, knowledgeable, and well-trained adjusters

Why Farmers Mutual Hail?

Farmers Mutual Hail provides top-level farm insurance products backed by the service you deserve. Our knowledgeable, full-service agents will help you make informed decisions tailored to fit your farming operation needs. FMH maintains an exceptionally well-trained and knowledgeable adjusting staff to provide policyholders with the most accurate and responsive claims service in the industry. Trust in the company that has been protecting America's farmer since 1893. Trust in Farmers Mutual Hail.

CONTACT YOUR LOCAL FARMERS MUTUAL HAIL AGENT



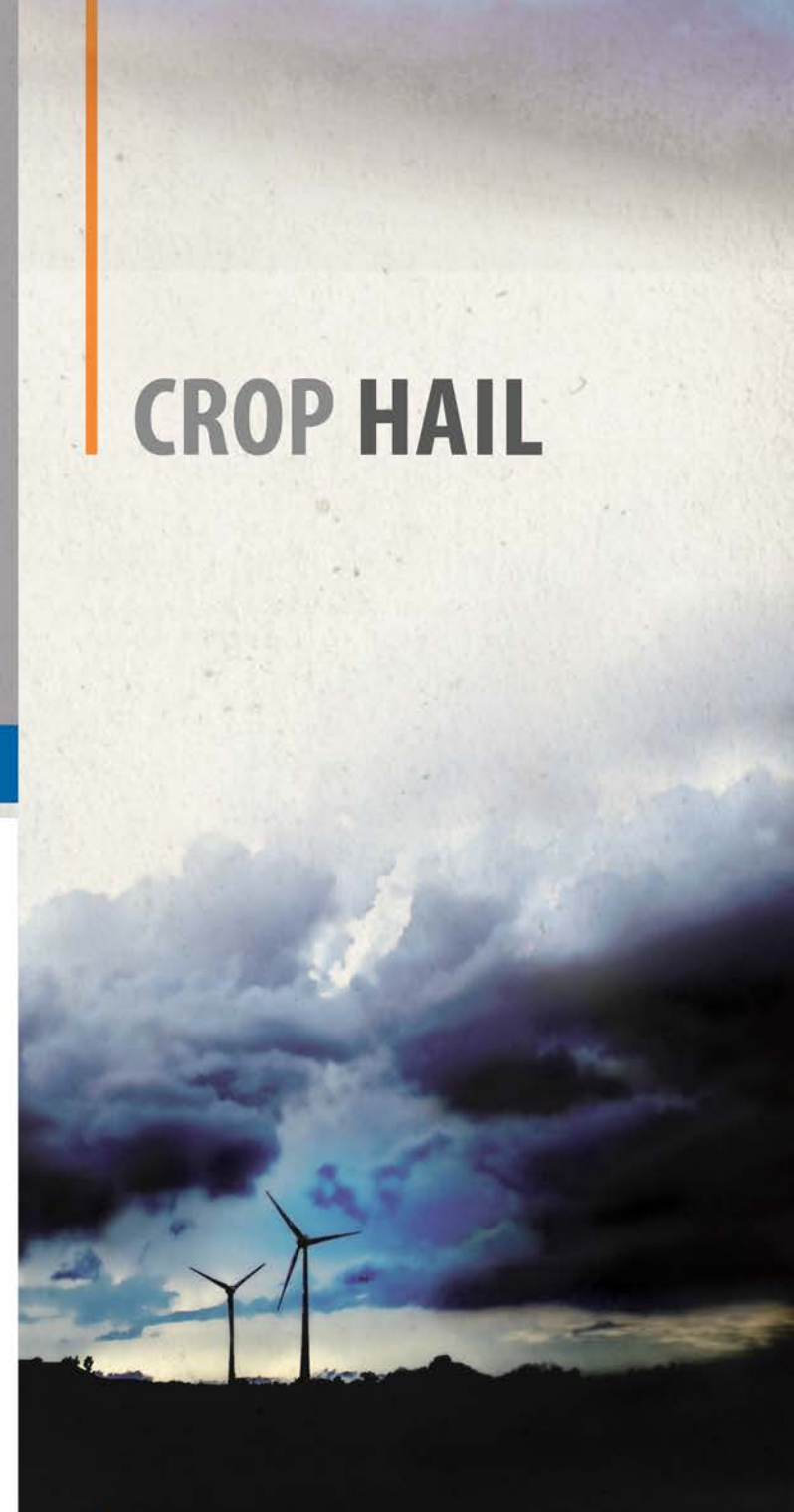
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CROP HAIL



CROP HAIL

Most hailstorms last three to five minutes. In that time, Mother Nature can deal a crushing blow to your crops, your profits, and the future of your farming operation. Remove that risk today with crop hail coverage from Farmers Mutual Hail.

Crop hail coverage provides protection against physical damage from hail and/or fire. Most FMH hail policies include extended coverages like fire and lightning, vandalism and malicious mischief, and certain perils while in transit and storage at no additional cost to you.

Farmers Mutual Hail has a variety of hail coverages available - full, deductible, and companion - depending on your specific needs.



HOW IT WORKS

A dollar amount of coverage is selected by the producer. Options with different deductibles may be selected to permit a producer to partially self-insure for reduced premium costs.

BENEFITS

Crop hail coverage provides protection up to the actual value of your crop. Coverage is provided on an acre-by-acre basis, so that damage that occurs on only part of a farm may be eligible for payment when the rest of the field remains unaffected.

If a grower has coverage and bumper crop yields or higher prices occur, coverage can be increased during the growing season to cover the value of the crop, unless the crops have been damaged.

With our Fall Premium Payment Plan, you can buy the protection you need for your crops in the spring while waiting until fall to pay the premium.

EXTENDED COVERAGES

With Farmers Mutual Hail, not only do you get the broadest policy in the industry, but we include these extended coverages for most policies at *no additional cost!*

- Fire and lightning
- Vandalism, theft, and malicious mischief
- Certain perils while in transit and storage

BUY EARLY

The best time to buy hail insurance is prior to planting your crops. It pays to buy early because your premium is the same regardless of when you buy. And remember, early season hailstorms can cause serious losses.

INSURE YOUR SUCCESS

Buy enough to cover your expenses and profits. You can depend on your Farmers Mutual Hail agent to suggest an adequate amount of protection for your farming operation. On average, it is recommended to insure 90% to 100% of the estimated value of your crop.

FMH WRITING AREA

Farmers Mutual Hail provides crop hail insurance in 15 states.



LOSS CALCULATIONS



Example 1:

Coverage per Acre: \$800	Ownership: 100%
Policy: Full Coverage	Damaged Percent: 40%
Damaged Acres: 20	
Coverage:	
$\$800 \times 20 = \$16,000 = \text{Total Coverage}$	
Loss Payment:	
$\$16,000 \times 40\% = \$6,400 \text{ Total Loss Payment}$	
$\$6,400 / 20 = \$320 \text{ Payment Per Acre}$	

Example 2:

Coverage per Acre: \$800	Ownership: 100%
Policy: 10% Deductible	Damaged Percent: 40%
Damaged Acres: 100	
Coverage:	
$\$800 \times 100 = \$80,000 = \text{Total Coverage}$	
Loss Payment:	
Deductible Calculation: $40 - 10 = 30 \times 1.25 = 37.5\%$	
$\$80,000 \times 37.5\% = \$30,000 \text{ Total Loss Payment}$	
$\$30,000 / 100 = \$300 \text{ Payment Per Acre}$	

All calculations found in this brochure are for example purposes only.