

Crop-Hail Policy



RCIS.com

Help protect your investment in this year's crop.



Talk to an RCIS crop insurance agent today.

A crop-hail policy available through your RCIS agent offers flexible coverage that can complement your federal crop insurance coverage. Contact your RCIS agent today, and find out how a crop-hail policy and other insurance products can help protect your operation.

Temporary/seasonal grain storage bags may be covered by the Harvested Stored Grain endorsement under the hail policy in your area. Check with your RCIS agent.

COVERAGE

Depending on the crop-hail provisions in your state, crop-hail coverage may offer:

Coverage up to actual cash value against specific perils

- Can provide hail coverage above the federal crop insurance deductible.
- Some plans begin paying at one percent hail loss.

Acre-by-acre coverage against isolated damage

- Complement federal crop insurance enterprise unit discount with spot-loss crop-hail coverage.
- Complement federal crop insurance Area Risk Protection (ARPI) with spot-loss crop-hail coverage.

Bumper crop insurance protection

Increase existing coverage during the growing season to provide coverage for high yields or high market prices.

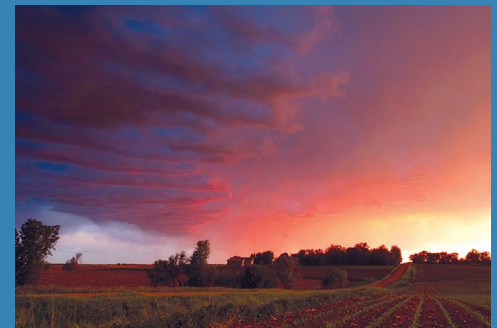
Insurance protection against gaps in coverage for a wide range of eligible crops – confirm state availability with your RCIS agent

- Hail
- Wind
- Green Snap Endorsement for Corn
- Harvested Stored Grain
- Fire/Lightning (automatically included)
- Post-harvest Transit (automatically included)

AUTO-CROP OR ANNUAL RENEWAL OPTIONS

Crop-hail is an annual policy, but with the auto-crop option available through your RCIS agent, your crop-hail coverage renews automatically until you decide to cancel.

That's one less thing to think about in the busy growing season.



About RCIS



We are the #1 crop-hail insurance provider and #2 federal crop insurance provider based on market share¹



We offer private and federal crop insurance solutions for over 130 crops across all 50 states and insure 86+ million acres²



The RCIS Claims team had an overall Transactional Net Promoter Score (TNPS) of 78 from surveys of farmers who had a claim in 2018 – this is a leading TNPS score³

¹ Source BI Data Warehouse

² Source for acres insured, 2018: RCIS Crop Business Operations

³ The Transactional Net Promoter Score (TNPS) is a measure of customer advocacy. TNPS gives a view of the company's performance according to customer perspective. TNPS is based on asking customers "How likely are you to recommend RCIS to a colleague or peer?" using a 0-10 scale. Source: Zurich Customer NPS® 2018. NPS (Net Promoter Score®) measures the willingness of customers to recommend a company's products or services. Net Promoter, NPS, and Net Promoter Score are trademarks of Sametrix Systems, Inc., Bain and Company, Inc., and Fred Reichfeld.

Some products not available in all states or counties. This is intended as a general description of certain types of insurance and services available to qualified customers provided solely for informational purposes. Coverage is underwritten in all states by Rural Community Insurance Company, Anoka, MN except in Montana where hail coverage is underwritten by Tri-County Farmers Mutual Insurance Company, Malta, MT. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product or services. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverage may vary by state. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. RCIS is a registered trademark of Rural Community Insurance Company. RCIS is an equal opportunity provider. © 2019 Rural Community Insurance Company. All rights reserved. 2019RC-073, Nov. 2019