Rain and Hail A Chubb Company

First Crop (Prevented Planting Acreage)

Revised - 9/16/16 Did insured notify us within 72 hours after the final planting date if there was no intent to plant the **Prevented Planting on 1st Insured Crop** insured crop during the late planting period or if a late planting period is not applicable or 72 hours **→** No after insured was not able to plant the insured crop within any applicable late planting period? Did insured notify us after this deadline and does the notification meet the late filed notice of loss requirements? **Acreage Qualifies For** No 2nd Crop Planted 2nd Crop Planted (Acreage Does Not Qualify for Double Cropping) **Double Cropping** 1st Crop – 100% PP premium A second crop is the next occurrence of planting any agricultural commodity 1st Crop – 100% PP payment 1st Crop – 100% PP premium for harvest following a first insured crop on the same acreage. A cover crop. 1st Crop – 100% PP payment planted after a first insured crop and planted for the purpose of having, grazing or otherwise harvesting in any manner, or that is haved or grazed prior to November 2nd Crop – 100% premium 1 of the current crop year, or otherwise harvested at any time, is considered a Remove prevented planting 2nd Crop – indemnity second crop. acreage from the policy. No premium is due and no payment Was the second crop planted on or before the end of the late planting period for is owed. the first crop, or the final planting date if no late planting period is applicable? **Note**: The insured would still be eligible for a 100% PP payment when a volunteer crop or cover crop is not intended to be haved, grazed or otherwise harvested (i.e. If Insured Reports No 2nd Crop, green manure, erosion control etc.), or is hayed or grazed on or after November 1 But a 2nd Crop is Subsequently Planted. of the current crop year. If a second crop ends up Was the 2nd crop planted before the final planting date not being planted, or a (if the crop has no late planting period) or during the late volunteer or cover crop planting period (as applicable) for the 1st insured crop? is not haved, grazed, or otherwise harvested, the 1st Crop – 35% PP premium No premium due on PP acres. PP premium and payment 1st Crop – 35% PP payment No payment made on PP acres. would be revised to 100%. If 2nd Crop is Insurable: If 2nd Crop is Insurable: 2nd Crop – 100% premium 2nd Crop – 100% premium 2nd Crop – 100% indemnity 2nd Crop – 100% indemnity Revise 1st crop PP premium Revise 1st crop PP and payment to "0." premium and payment 1) Unless the double cropping requirements are met, whenever the insured elects to plant a second crop on acreage If 2nd Crop is Insurable: 1st Crop – 35% premium where the first insured crop was prevented from being planted, a yield equal to 60% of the approved yield for the first insured crop will be used to calculate the average yield for subsequent crop years for the first insured crop. 1st Crop – 35% payment 2nd Crop – 100% premium 2) If the second crop planted is an insurable crop on the policy, it must be reported and insured (no option to not 2nd Crop – 100% indemnity If 2nd Crop is Insurable: insure the second crop if it is insurable). 2nd Crop – 100% premium 3) Any applicable PP payment will be reduced if the insured receives cash rent for the PP acreage or if another 2nd Crop – 100% indemnity person plants a second crop on the PP acreage.

Division Office will pay 35% up front. When the 2nd crop is planted and certified, Division Office will reinstate indemnity and premium on first crop if 2nd crop qualifies for an acceptable Double cropping practice.