Hail damage can occur at any time, from early in the season right through harvest time. That is why it is so important to consider crop-hail insurance as an integral part of your risk management plan.

Call 866.942.6724 to learn more.

NAU Country
A QBE Insurance Company

www.naucountry.com

Our commitment to you

We have a reputation for providing the best customer service. Our commitment to service has never wavered and with our parent company, QBE Insurance Group, we can provide the best financial stability as well.

For more information about the process described in this brochure, contact your NAU Country agent today!

NAU Country Insurance Company
7333 Sunwood Drive | Ramsey, MN 55303
1.888.NAU.MPCI

This brochure is only an overview of the described product. It does not include all features, exclusions, or limitations. Consult your agent or the policy provisions for further details.

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NAU Country
A QBE Insurance Company

Crop-Hail protection

Insure your crops against hail damage on a per-acre basis.

MPCI protects against severe losses, but Crop-Hail offers per-acre protection.

Hail is one peril that can decimate a portion of your field and leave the rest undamaged. In those cases, the resulting loss could be less than your MPCI deductible leaving you to shoulder the financial burden.

Our crop-hail programs cover some of the gaps left in your MPCI policy. While MPCI protects you against severe losses on a unit basis, crop-hail coverage offers you acre-by-acre protection at the level you choose up to the value of the crop.

Many crop-hail policies also offer coverage for perils not covered by your MPCI policy such as broader fire coverage and transportation coverage.

Consider your risk of hail damage and ask yourself if you can absorb the financial loss from hail damage that may not be covered by your MPCI policy. Consult your NAU Country agent to discuss the choices that are available for crop-hail coverage in your area.

To help you understand your crop-hail policy, we have included some questions that are frequently asked regarding the crop-hail policies.

How do I determine how much crop-hail coverage I need?
First, determine how much risk you have of a hail event. Ask yourself if you can absorb the loss if your crops incur hail damage. Then consult your NAU Country crop insurance agent to discuss the crop-hail policy choices and coverage levels available in your area that will most effectively meet your risk management needs.

What are the coverage limitations?
The dollar amount of coverage per acre available for each crop is determined on a state-by-state basis. Generally, you cannot insure your crop for more than the value of the crop.

What is "insurable interest"?
To be eligible for a crop-hail policy, you must have an insurable interest in the crop. In other words, you must have a personal monetary risk if the crop is damaged. For example, if you own 100% of the crop you could insure up to 100% of the value of the crop. If you are a landlord or tenant with a share lease arrangement, you can only insure the percentage of interest you have in the crop. If you have a 50% - 50% share arrangement, then the landlord and tenant could both insure their 50% interest in the crop. If a landlord has a cash lease arrangement, they have no monetary interest in the crop and therefore are not eligible to purchase crop-hail coverage on that crop.

What do I need to do after I purchase my crop-hail policy?
Please review your policy carefully as soon as you receive it. Make sure that the crops you want covered and the coverage levels are correct. Also, check to make sure that the legal descriptions of the location of your crops and the acres are correct. It is difficult to correct mistakes after a loss has been incurred. Consult your agent immediately if you have any questions about your policy or if you find any errors.

How long does my policy last?
Our standard crop-hail policies are one-year policies. Carry-over coverage to a set date is available in select states. EASYhail policies, however, are continuous – just like the underlying MPCI policy.

What do I do if I think I have had hail damage?
First, be aware of weather conditions in your area. Since hail events can be very localized, you may have damage on a field and not be aware. If you think you have hail damage, contact your agent immediately. Your crop-hail policy requires you to submit a notice of loss within ten days of the damaging storm. You will need to include the time and date of the storm in your notice of loss. If your field has damage from separate storms, the time and date of each storm must be submitted.

What happens after I submit the notice of loss (NOL)?
When we receive your NOL, an adjuster will be assigned to contact you to set an appointment for an inspection of the damage. It is important that you or your representative is present at the inspection.

What will the adjuster do at the damage inspection?
When the adjuster arrives to make the damage inspection, he or she will generally take the following steps:

1. The adjuster will take actual plant counts from representative parts of the field. Larger fields require more counts.
2. During the inspection, the adjuster will consider different factors based on the crop type and the growth stage of the crop.
3. After the inspection, the adjuster will average the plant counts to calculate the percentage of loss.

If the damage occurs early in the season, you and your adjuster may agree to defer adjustment until a more accurate loss assessment can be determined.

How do you calculate my indemnity?
The percentage of loss determined from the damage inspection will be used to calculate the indemnity. For example, if you purchased basic coverage (no deductible) and the damage to your field was determined to be 15%, your indemnity would be 15% of the dollar amount insured per acre.