



CROP HAIL Coverage from Farm Credit Services

Managing risk is a necessary part of any business, especially farming. The purchase of crop hail coverage from Farm Credit Services is a safeguard, insuring continuous growth and progress of your farm operation. At FCS we provide you with the ultimate flexibility in managing your insurance needs.

COMMON HAIL POLICY TYPES:

BASIC Full coverage (no deductible). Provides a loss payment when the adjusted hail loss equals 1.0% or more. When the adjusted loss exceeds 70.0%, Catastrophe Loss Award (CLA) is paid. CLA pays an additional one-half (1/2) of 1.0% for each percent of loss in excess of 70.0%.

DDA Ten percent (10.0%) disappearing deductible. When the adjusted loss exceeds 10.0%, the loss payment is the percent of loss in excess of 10.0%. An additional 2.0% will be paid for each percent of loss in excess of 20.0%. Hail losses in excess of 25% are payable same as BASIC full coverage.

DDB Twenty percent (20.0%) disappearing deductible. When the adjusted loss exceeds 20%, the loss payment is the percent of loss in excess of 20%. An additional 2.0% will be paid for each percent of loss in excess of 30%. Hail losses in excess of 40% are payable same as BASIC full coverage.

DDC Thirty percent (30.0%) disappearing deductible. When the adjusted loss exceeds 30%, the loss payment is the percent of loss in excess of 30%. When the adjusted loss exceeds 40.0%, the percentage of loss payable will increase 2% for each percent in excess of 40%. Hail losses in excess of 55.0% are payable same as BASIC full coverage.

COMPANION Policy provides a loss payment when the adjusted hail loss exceeds the deductible. The loss payment will be the percent of loss in excess of the deductible multiplied by 2, 3 or 4. The total payable percentage of loss shall not exceed 100%.

Various policies are offered with cash discounts, two-hour coverage and additional options including wind (small grains), fire, transit, storage, green snap (corn), wind (corn) and carry over coverages. Visit your local Farm Credit Services of Mandan branch for more information.

POLICY LOSS COMPARISON CHART

Percent Loss	BASIC	DDA	DDB	DDC	COMP2/10
1%	1	0	0	0	0
5%	5	0	0	0	0
10%	10	0	0	0	0
15%	15	5	0	0	10
20%	20	10	0	0	20
25%	25	25	5	0	30
30%	30	30	10	0	40
35%	35	35	25	5	50
40%	40	40	40	10	60
45%	45	45	45	25	70
50%	50	50	50	40	80
55%	55	55	55	55	90
60%	60	60	60	60	100
65%	65	65	65	65	100
70%	70	70	70	70	100
75%	77.5	77.5	77.5	77.5	100
80%	85	85	85	85	100
85%	92.5	92.5	92.5	92.5	100
90%	100	100	100	100	100
95%	100	100	100	100	100
100%	100	100	100	100	100



Farm Credit Services of Mandan

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Bowman (701) 523-5275 ♦ (800) 581-5275
Carson (701) 622-3297 ♦ (800) 370-3297
Dickinson (701) 227-1207 ♦ (800) 291-1207
Mandan (701) 663-6487 ♦ (800) 660-6487
Mott (701) 824-3203 ♦ (800) 520-3203
Washburn (701) 462-3514 ♦ (866) 470-3514
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