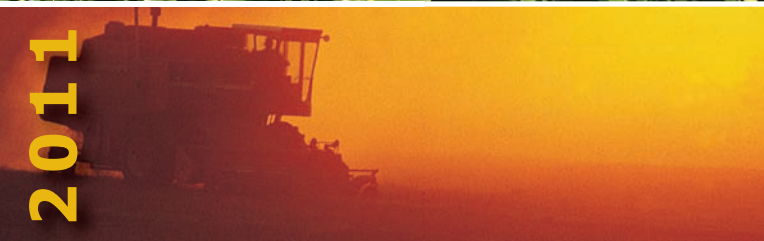


COMMON CROP INSURANCE POLICY

(COMBO)



2011

PA PRO **AG**sm

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LIFE OF POLICY, CANCELLATION AND TERMINATION

This is a continuous policy and will remain in effect for each crop year following the acceptance of the original application until canceled by you in accordance with the terms of the policy or terminated by operation of the terms of the policy or by RMA.

REPORT OF ACREAGE

An annual acreage report must be submitted on the RMA approved form for each insured crop in the county on or before the acreage reporting date contained in the Special Provisions. There are significant variations related to crop and plant dates, so be sure to consult your ProAg agent with any questions you may have.

SALES CLOSING

Please check with your ProAg agent for the sales closing date in your area.

CAUSES OF LOSS

Crop insurance is provided only to protect against unavoidable, naturally occurring events. Contact your ProAg agent for the list of covered naturally occurring events and causes of loss NOT covered by the COMBO plan.

TERMS & DEFINITIONS

Please visit www.ProAg.com/combo/ for a complete list of terms and definitions related to the COMBO plan.

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Beginning with the 2011 Crop Year, RMA created a Common Crop Insurance Policy, known as the COMBO rule, to merge the APH, CRC, RA, IP & IIP plans into a single insurance plan. The new COMBO plan will simplify the insurance process, and promote a better understanding of the options available for producers. RMA also developed a single rating and pricing component, which will keep insurance coverage and cost most consistent. Please consult your ProAg agent for state, county, crop availability and details about the COMBO plan.

COMMON CROP INSURANCE POLICY (COMBO)

PRODUCERS WILL BE ABLE TO ELECT YIELD PROTECTION, REVENUE PROTECTION, OR REVENUE PROTECTION WITH HARVEST PRICE EXCLUSION FOR BARLEY, CANOLA, CORN, COTTON, GRAIN SORGHUM, MALTING BARLEY, RAPESEED, RICE, SOYBEANS, SUNFLOWERS AND WHEAT.

The new COMBO Rule for the 2011 Crop Year allows producers to select their coverage based on yield production or price levels.

The Yield Protection plan provides coverage against a production loss due to a naturally-occurring cause of loss. This plan of insurance will be provided for those who had an APH plan of insurance for 2010.

The Revenue Protection plans provides coverage against production loss, price decline or increase, or a combination of both. If you had a CRC policy or a RA policy with the Fall Harvest Price Option for the 2010 crop year for one or more of the crops listed above, the Revenue Protection plan will be automatically provided to you for 2011. If you had a RA policy without the Fall Harvest Price Option, or an IP or IIP policy, for 2010, then you will automatically have the Revenue Protection with the Harvest Price Exclusion plan for 2011.

Crop Revenue Coverage (CRC), Income Protection (IP), Indexed Income Protection (IIP), Revenue Assurance (RA), and Actual Production History (APH) plans of insurance previously available have been discontinued in 2011 for the crops listed above. For all other crops covered under the Basic Provisions, their current plans will continue for the 2011 crop year.

A new policyholder must select one of the Revenue Protection plans or the Yield Protection plan for the crops listed above on their application for insurance.

A new application is not required for carry-over policyholders.

Carry-over policyholders who insured these crops under any of the discontinued revenue plans of insurance will automatically be converted to the Yield Protection plan, the Revenue Protection plan, or the Revenue Protection with Harvest Price Exclusion plan for the 2011 crop year. However, if a carry-over policyholder wishes to change or cancel the coverage that is automatically provided, the change must be made by the sales closing date or the policy must be canceled by the cancellation date.

Both the Revenue and Yield Protection plans will use regional exchanges to derive the projected price used to establish the insurance guarantee and premium for the crop and the harvest price used to value production to count under the Revenue Protection plans. The price discovery period, release dates, board of trade's utilized, and additional pricing information will be contained in the Commodity Exchange Price Provisions (CEPP), which can be found on the RMA Web site.



YIELD & REVENUE GUARANTEES

For **Yield Protection**, the yield protection guarantee will be determined by multiplying the production guarantee by the projected price. The projected price is also used to determine the premium, any replant payment or prevented planting payment, and to value the production to count. The harvest price is not used for yield protection.

For **Revenue Protection**, the revenue protection guarantee will be determined by multiplying the production guarantee by the greater of the projected price or the harvest price (if the harvest price exclusion is in effect, the revenue protection guarantee will

be determined by multiplying the production guarantee by the projected price). The projected price is used to determine the premium, and any replant payment or prevented planting payment. The harvest price is used to value the production to count.

**OUR EXPERIENCED TEAM
IS COMMITTED TO
DELIVERING THE
INFORMATION AND
EXPERTISE YOU NEED TO
MANAGE AND REDUCE RISK.**

INSURANCE PERIOD

Except for prevented planting coverage, **coverage begins** on each unit or part of a unit at the later of:

- The date we accept your application (the date of acceptance is the date that you submit a properly executed application);
- The date the insured crop is planted; or
- The calendar date for the beginning of the insurance period.

Coverage ends on each unit or part of a unit at the earliest of:

- Total destruction of the insured crop;
- Harvest of the insured crop;
- Final adjustment of a loss on a unit;

- The calendar date for the end of the insurance period;
- Abandonment of the insured crop; or
- As otherwise specified in the Crop Provisions.

Coverage ends on any acreage within a unit once any event specified above occurs on that acreage. Coverage only remains in effect on acreage that has not been affected by an event specified above.



**CONTACT YOUR PROAG AGENT
FOR THE COMPLETE
POLICY AND PROVISIONS.**

SOYBEANS

BARLEY

CORN

MALTING BARLEY

RICE

CANOLA AND RAPESEED

SUNFLOWERS

GRAIN SORGHUM

COTTON

WHEAT



2011 COMMON CROP INSURANCE POLICY CONVERSION CHART

2010
POLICY

2011 CROP YEAR
POLICY CONVERSION

Crop Revenue Coverage (CRC)

→ Revenue Protection

Revenue Assurance (RA)
with Fall Harvest Price Option

→ Revenue Protection

Revenue Assurance (RA)
without Fall Harvest Price Option

→ Revenue Protection with
Harvest Price Exclusion

Actual Production History (APH)
(CAT Endorsement)

→ Yield Protection

Income Protection (IP) /
Indexed Income Protection (IIP)

→ Revenue Protection with
Harvest Price Exclusion

CAT Income Protection (IP) /
Indexed Income Protection (IIP)

→ Revenue Protection with
Harvest Price Exclusion
(50/100)

WHICH INSURANCE PLAN IS RIGHT FOR YOU?

Crop insurance is available in a variety of forms and not all plans of insurance are available everywhere or for every crop. Contact your professional ProAg Crop Insurance Agent for assistance in comparing the risk management options available to you and your unique operation.



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ProAg is among the fastest growing crop insurance companies in the industry. We strive to serve our clients' best interests by remaining singularly focused on our specialized line of business – crop insurance. While our nation weathers economic storms, ProAg, as a wholly owned subsidiary of CUNA Mutual Group, is positioned as a financially strong and well-capitalized insurer. With more than 80 years of service to our agents & insureds, we stand committed to continuing the principles that ProAg was founded on: **Integrity, Loyalty and Customer Service.**

Connect with us at www.ProAg.com.



THE PAST, PRESENT AND FUTURE OF AGRICULTURAL RISK MANAGEMENTSM



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The information in this brochure is a general overview of the program. Please consult your local ProAg agent to confirm availability in your region.

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USDA | Director, Office of Civil Rights | 1400 Independence Avenue, S.W. | Washington, D.C. 20250-9410
or call 800-795-3272 (voice) | or 202-720-6382 (TDD).