

CROP HAIL INSURANCE POLICY

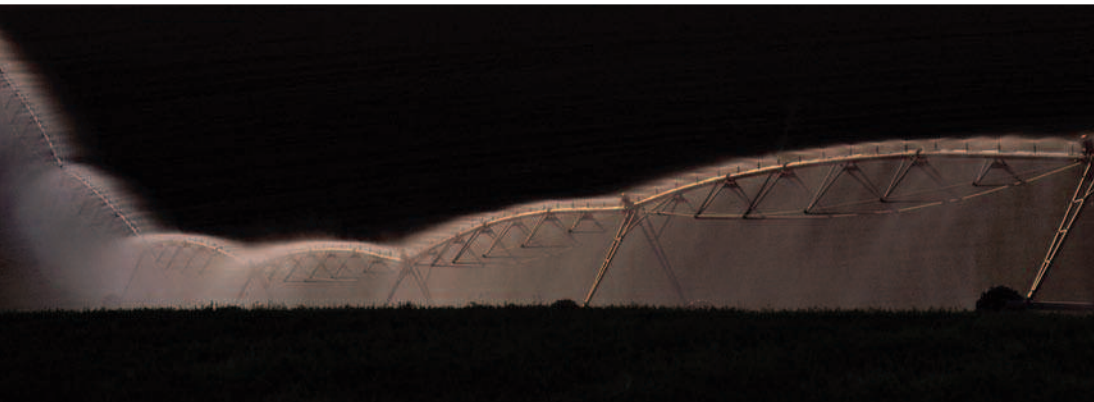




Photo Credit: Jeri Schultheis | The Home Agency | Elwood, NE



CROP HAIL INSURANCE — CUNA Mutual Group

The devastation left in the wake of a hail storm can be total or partial. But it's always expensive, and all of the good farming practices in the world won't prevent it.

Crop hail insurance gives you acre-by-acre protection that can be as much as the actual cash value of your crop, thereby protecting your investment and your future.

CROP HAIL FLEXIBILITY

Your ProAg agent will work with you to design crop hail coverage to fit your risk management strategy. Flexible deductibles allow you to tailor the cost of your crop hail policy to meet your budget.

Your crop hail policy may provide optional coverage for perils other than hail. In many areas, basic hail coverage may be enhanced by—

- fire and lightning
- transit
- reimbursement of replanting costs
- wind
- vandalism and
- stored grain coverage

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

WHEN DOES YOUR POLICY BIND?

Your policy will bind based upon the provisions established for your state. Some state policies will bind in two hours upon receipt in the office, while other state policies will bind at 12:01 AM on the day following the signature date. As always, please contact your ProAg agent to verify the binding terms for your state.

PLAN AVAILABILITY

ProAg offers a variety of plans, like **Companion Plans** or **Production Plans**, that are *specific to each state*. Not all plans are available in all states. ProAg has tailored the plans to meet the needs of insureds in each state and region. Working with your ProAg agent, insureds can determine which available plan will best meet their risk management needs for the current insurance year.



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ABOUT PROAG

Headquarters: Amarillo, Texas

Founded: In 1929 by the Latham Family

Purchased: In 2009 by CUNA Mutual Group

Employees: More than 500 professionals possessing outstanding talent and experience in the field of agricultural risk management.

Contractors: ProAg engages over 550 of the best independent full-time and contract adjusters across the nation in reviewing claims in a fair and consistent manner.

Senior Management Team: The ProAg Senior Management Team is led by Mike Connealy, President and CEO, and Kendall Jones, Chief Operating Officer.

About CMG: CUNA Mutual Group is a leading provider of financial services to credit unions, their members and valued customers worldwide. With more than 70 years of commitment to credit unions, CMG's vision is unwavering: to be a trusted business partner who delivers service excellence and customer-focused, best-in-class products. To learn more visit www.cunamutual.com.

Career Opportunities: Visit our Web site www.ProAg.com/careers to explore employment opportunities with one of the nation's premier crop insurance companies.

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CROP HAIL DECISION MAKING¹

Hail is the one catastrophe that is most likely to totally destroy a part of your crop and leave the rest looking fine. The part hail takes out may well be less than the deductible of your multiple peril crop insurance policy (MPCI) or it may not lower your yield enough for a revenue insurance policy to kick in. Crop hail insurance can fill that gap. While MPCI and revenue protection policies protect you against losses severe enough to significantly drop the yield per insured unit, crop hail insurance gives you acre-by-acre protection that can be up to the actual cash value of the crop.

If you buy 65/100 (65 percent of yield and 100 percent of price) or greater for your MPCI, you can, under many policies, delete the hail coverage and replace it with private hail coverage. Many find it more effective to leave MPCI hail coverage in place and get a companion crop hail policy to cover their MPCI deductible. Crop hail is especially important to those with group policies, like GRIP, which leaves individuals exposed to spot losses due to hail. You can also buy additional crop hail coverage during the growing season (prior to damage) to protect added profit potential from bumper crop yields or higher-than-normal crop values. Even if your frequency of hail damage is low, remember that crop hail coverage is rated for your area. It is an inexpensive way to protect against hail damage.

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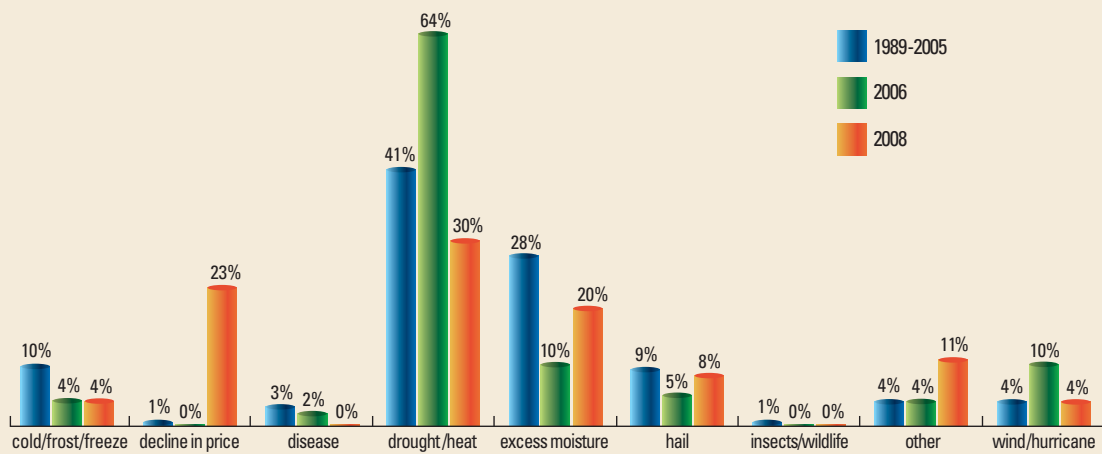


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Serving the American Farmer for Over 80 Years



CAUSES OF CROP LOSS



This example demonstrates that averages tell very little about what will happen in any given year.

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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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