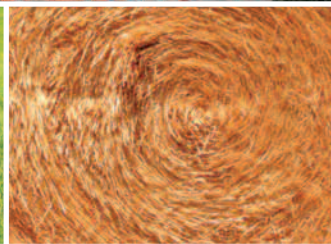


PASTURE, RANGELAND & FORAGE

(PRF)



PA PRO **AG**sm

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ABOUT RAINFALL INDEX

The Rainfall Index uses data, from 1948 to present, supplied from NOAA. The data, which includes weather, satellite and radar information, is interpolated to approximately 12 by 12 mile grids that smooth the data. This addresses the problem of extreme variability of individual data sets and basic risk which results from being far from a precipitation data input source. Losses are calculated based on the deviation from normal precipitation for the grid and index interval(s).

AVAILABILITY

The Rainfall Index for PRF is available in selected states and counties throughout the United States. Contact your ProAg agent for availability in your region.

CAUSES OF LOSS*

This policy does not directly measure crop production. Losses are only payable when the final grid index is less than your trigger grid index.

INSURANCE PERIODS & DATES

Please check with your ProAg agent for the applicable dates in your state and county.

INDEX INTERVALS

Indices run in two-month intervals, and insureds must select a minimum of two intervals.

January-February	February-March	March-April
April-May	May-June	June-July
July-August	August-September	September-October
October-November	November-December	

INSURABLE ACREAGE

Your insurable acreage is all of the acreage of the insured crop, for which premium rates are provided by the actuarial documents and in which you have a share, and which is in the county listed on your accepted application.

- Acreage located in another grid or county is insurable if that acreage is part of contiguous acreage.
- Your insured acreage will equal your insurable acreage unless otherwise specified by the crop provisions.

**CONTACT YOUR PROAG AGENT
FOR THE COMPLETE DETAILS
ON BOTH OF THESE POLICY TYPES**

ABOUT VEGETATION INDEX

The Vegetation Index uses Normalized Difference Vegetation Index (NDVI) data over an approximate 4.8 by 4.8 mile grid. Grids this size reduce the basic risk of county level programs, while decreasing the need to measure actual production. NDVI data comes from the United States Geological Services, Earth Resources Observation and Science (USGS-EROS) data center for the contiguous United States. The USGS-EROS database contains data from 1989 to the present. In addition, temperature data is used to constrain the NDVI results when there are extreme temperatures. Daily temperature data comes from NOAA.

AVAILABILITY

The Vegetation Index for PRF is available in selected states and counties throughout the United States. Contact your ProAg agent for availability in your region.

CAUSES OF LOSS*

This policy does not directly measure crop production. Losses are only payable when the final grid index is less than your trigger grid index and the reduction in the final grid index must be due to natural occurrences.

A reduction in the final grid index due to a cause other than a natural occurrence will result in a final grid index in an amount based on the reduction due to natural occurrences only.

INSURANCE PERIODS & DATES

Please check with your ProAg agent for the applicable dates in your state and county.

INDEX INTERVALS

Indices run in three-month intervals, and insureds must select one or more intervals.

January-March	February-April	March-May
April-June	May-July	June-August
July-September	August-October	September-November
October-December		

INSURABLE ACREAGE

Your insurable acreage is all of the acreage of the insured crop, for which premium rates are provided by the actuarial documents and in which you have a share, and which is in the county listed on your accepted application.

- Acreage located in another grid or county is insurable if that acreage is part of contiguous acreage.
- Your insured acreage will equal your insurable acreage unless otherwise specified by the crop provisions.

*The information in this brochure is an overview of provisions. Your ProAg agent will be able to provide you with the specific conditions of each program.

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.**

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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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