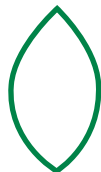


Our family insuring yours



Agro Supplemental Policy

<p>Base Price Modifier (BPM)</p>	<p>The intent of the BPM Policy is to allow the insured the opportunity to supplement the price election selected on an underlying MPCl, CRC, RA, or RA/HPO Policy. The combined value of the supplemental coverage provided by the BPM Policy and coverage provided by the applicable MPCl policy may not exceed the value of the Actual Production History multiplied by the Base price election. Policy is available on Corn, Soybeans, Wheat, & Almonds in select states. Check with your Agro agent for availability in your area. The BPM policy is a private policy and is not reinsured by FCIC.</p>
<p>Increased Replant Option (IRO)</p>	<p>The Increased Replant Option (IRO) policy for corn and soybeans supplements the coverage provided by the Multiple Peril Crop Insurance (MPCl) policy. The intent of the IRO policy is to allow the insured the opportunity to supplement any replant payment they may receive under their MPCl policy. Growers can choose \$30, \$40, or \$50 of additional replant coverage. Unlike the replant provisions of the various MPCl policies, IRO does not have a minimum acreage requirement. IRO corn and soybean policies can be written in conjunction with APH, Crop Revenue Coverage (CRC), and Revenue Assurance (RA) Plans of Insurance. Check with your Agro agent for availability in your area. The IRO policy is a private policy and is not reinsured by FCIC.</p>
<p>SugarBeet Replant Policy (SRP)</p>	<p>The intent of the SugarBeet Replant Policy (SRP) is to reimburse an insured for the expense of replanting their sugar beet crop when the crop is damaged by an insured peril to the extent that replanting is necessary. Our reimbursement is in excess of any replant benefit that the insured may receive under the provisions of the related MPCl Policy. This policy will pay up to \$17.50 an acre in addition to the Mpci policy replant payment or up to \$35 an acre for roundup ready seed initially planted and replanted to a like variety. Check with your Agro agent for availability in your area. The SRP policy is a private policy and is not reinsured by FCIC.</p>
<p>Umbrella Policy (UP)</p>	<p>The Umbrella Policy (UP) provides yield coverage for two consecutive years at 90% of an Enterprise APH. UP coverage starts at 90% and ends at 75%, where an underlying Mpci policy would provide coverage on an annual basis. The policy is designed to cover back to back shallow losses and also to provide protection for hedging input costs further out than existing annual insurance products. UP is only available on corn in select states. Check with your Agro agent for availability in your area. The UP policy is a private policy and is not reinsured by FCIC.</p>