

MPCI Rice Crop Insurance is a production guarantee policy that provides the following types of coverage

1. Replanting Payment Coverage
2. Prevented from planting coverage
3. Loss of Production coverage
4. Reduction in quality and excessive moisture coverage

Losses must be the result of an insurable cause of loss occurring during the insurance period. Indemnities are paid when the total production to count for the unit is less than the total unit guarantee.

Covered Causes of Loss

- Adverse weather* Fire* Earthquake
Wildlife Disease* Volcanic eruption Insect infestation*
Failure of irrigation water supply*
 * Limitations apply

Excluded Causes of Loss

Drought and the intrusion of saline water are uninsured causes of loss except when drought and or the intrusion of saline water result in the failure of the irrigation water supply, in which case they are covered causes of loss.

Requirements to Insure

- Acreage must be flood irrigated
- Planted for harvest as grain (*this policy does not insure wild rice*)

Available Coverage Levels

CAT **50%** **55%** **60%** **65%** **70%** **75%** **80%** **85%**
Only one coverage level and price election per entity per county per crop. Coverage begins on the later of, the date the insured crop is planted or the date the company accepts your application

Basic Unit Discount (BU) - A discount is applied when basic units are not divided into optional units.

Enterprise Unit (EU) - A discount is applied if enterprise unit structure is elected.

Hail & Fire Exclusion (HFE) - A discount applied when hail and fire is excluded as an insured cause of loss. Hail and fire may be excluded ONLY from policies with coverage level of 65% or greater.

Organic (OC) - Insurance provided for organic farming practice

Prevented Planting Plus 5% (PF) - Increases the policies listed prevented planting coverage by 5%.

Prevented Planting Plus 10% (PT) - Increases the policies listed prevented planting coverage by 10%

Yield Adjustment 60% (YA) - Used to mitigate the effect of catastrophic year(s) on the units APH. An Insured may elect the APH Adjustment and substitute 60% of the applicable "T" Yield for low actual yields caused by insured causes of loss.

Unit Basis

Units are important because losses are grouped and settled by unit. Establishing a unit structure that maximizes your coverage is the most important aspect of this policy. Insured acreage is grouped into units according to the categories listed below.

- Basic** Cash Lease & Owner **Optional** Section, section equivalent
 Crop Share
 Organic / Non Organic

MPCI RICE
CROP INSURANCE

Presented by
Valley Wide Ag
Insurance Services, Inc.



