

**CROP-HAIL INSURANCE  
OPTIONAL ENDORSEMENT**

**2006 NAU SCR**

**CROP-HAIL INSURANCE HYBRID SEED CORN ENDORSEMENT**

In consideration of the additional premium charged, this endorsement covers corn grown for resale as hybrid seed corn for all acres described in the Schedule of Insurance.

In the event of damage by perils named in the policy to the insured crop, the amount of loss shall be determined by using the current NCIS field corn loss adjustment procedure with the following modifications:

**DIRECT DAMAGE:** Any ear(s) damaged by hail to the extent that it cannot be used for seed shall be considered a total loss of the individual ear(s). If any of the ears can be utilized other than as seed, salvage will apply in the calculation of the claim amount payable. If mutually agreeable, the yield potential may be determined by appraisal methods rather than harvesting the crop.

**INDIRECT DAMAGE:** If the Twelfth (12) Leaf is completely unfurled at the time of damage, additional percentages shall be allowed for the resultant loss from plant damage according to the following schedule. The total percentage of loss payable shall not exceed 100% from all damage.

<u>Resultant Loss From Plant Damage</u>	<u>Additional Percentages</u>
30 – 39.9%	2%
40 – 49.9%	5%
50 – 59.9%	10%
60 – 69.9%	15%
70 – 74.9%	20%
75 – 100%	25%

**APPRAISAL OF LOSS:** In case the insured and this Company shall fail to agree as to the amount of loss, the percent of loss may be determined, upon agreement by both parties, by an arbitration Committee. Any determination made can not be binding on either party. Such committee shall be composed of:

- a. A regular employee as designated by the insured
- b. A regular employee of the Company or Independent Crop-Hail Adjuster as designated by the Company
- c. Upon request of either party, an agronomy specialist from a state agricultural college, agreeable to both parties, may be obtained as a consultant

**COVERAGE & ACREAGE CHANGES:** The insured has until June 15<sup>th</sup> of the current year to revise acreages for all coverage. After June 15<sup>th</sup>, the hail premium shall be fully earned.

Coverage under the Special Hail Endorsement shall expire immediately upon rejection of the Growers Contract by the insured.

**IT IS FURTHER UNDERSTOOD AND AGREED** that the insured shall, upon request of the Company, furnish copies or extracts of all inspection reports concerning the insured crops which have been submitted to the insured during the growing season.

_____ VARIETY	_____ DATE PLANTED	_____ SEED COMPANY/BROKER
_____ APPLICANT'S NAME AND ADDRESS		_____ APPLICANT'S SIGNATURE
_____ DATE	_____ CROP-HAIL POLICY	_____ AGENT'S SIGNATURE

**INSTRUCTIONS:** A copy signed by the applicant and agent shall be attached to each copy of the application submitted to the Company.