

**CROP-HAIL INSURANCE  
OPTIONAL ENDORSEMENT**

**2009 NAU CANIL**

**COVERAGE FOR PEAS, BEANS AND SWEET CORN WHEN REJECTED FOR CANNING  
PURPOSES**

In consideration of the additional premium at which this insurance is written and subject to all other considerations of this policy, this insurance is extended to cover loss when canning \_\_\_\_\_ are rejected for canning purposes as a direct result of hail damage.

A 20% surcharge shall apply to the basic crop hail rate.

The amount payable for loss under this policy due to the rejection of the crop listed above and insured under this policy shall be 75% of the amount of insurance shown on the application. In no event, however, shall the total payment for loss under this endorsement exceed the amount of insurance shown on the application.

**SPECIAL PROVISIONS**

**ACRES INSURED:** The applicant must insure all acreage of the crop in which he has an insurable interest and this Company shall not be liable for more than the proportion of loss that the acreage insured bears to the total acreage of the crop in which the Insured has an interest during the current season.

**NOTICE OF LOSS:** For purposes of coverage provided by this endorsement the Insured shall notify the Company within 24 hours of receipt of notice that the insured crop has been rejected.

**EXCLUSION:** This insurance does not insure loss due to rejection of the crop by the canning company for reasons other than direct damage to the pod or ears causing bruising or spoilage as a direct result of hail damage.

**HARVEST CONDITIONS:** When adverse weather conditions, or any other causes, delay harvest, the Insured must notify the Company on the date that the insured field is rejected by the processor, due to the maturity of the crop. On that date, this Company's liability is immediately terminated.

**LOSS ADJUSTMENT:** When hail damage occurs, but the crop is not rejected, the loss, if any, shall be determined by standard adjusting procedures.

**SALVAGE:** If the crop is rejected, the value of the crop for ensilage and/or livestock feed shall be considered as salvage when the loss adjustment is made.

\_\_\_\_\_  
VARIETY

\_\_\_\_\_  
DATE PLANTED

\_\_\_\_\_  
CANNING 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.