



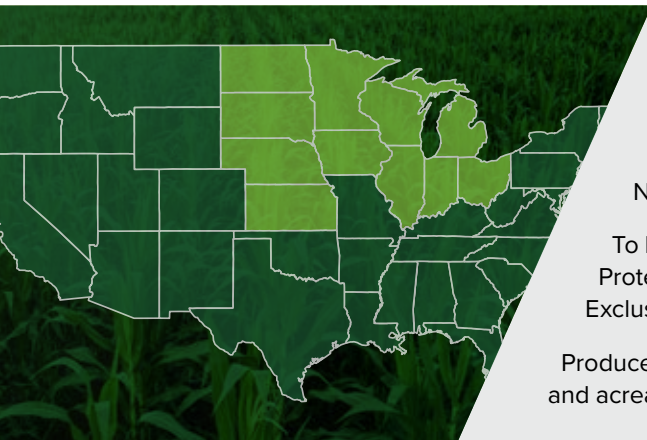
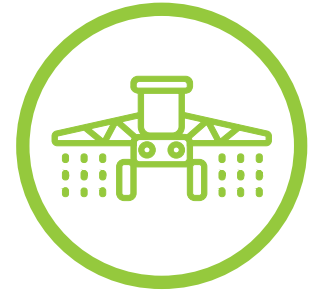
PACE

POST-APPLICATION
COVERAGE
ENDORSEMENT

The Post-Application Coverage Endorsement (PACE) provides supplemental coverage for producers who split-apply nitrogen to their corn crop.

PACE provides payments to policyholders for the projected yield that is lost when, due to poor field conditions created by weather, the producers are unable to apply the post nitrogen application during the insured period in the growing season.

To split-apply nitrogen, growers make multiple fertilizer applications during the growing season rather than providing all the crop's nitrogen requirements with a single treatment before or during planting. This practice can lower input costs and help prevent runoff and leaching of nutrients into waterways and groundwater.



AVAILABILITY

PACE supplemental crop insurance is available for non-irrigated corn in select counties in Illinois, Indiana, Iowa, Kansas, Minnesota, Michigan, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin.

To be eligible, producers must purchase an underlying MPCl policy with Yield Protection, Revenue Protection or Revenue Protection with Harvest Price Exclusion coverage.

Producers may not insure prevented planting acreage, acreage with CAT coverage and acreage designated as high-risk land under PACE.

COVERAGE

To receive an indemnity under the PACE program, the policyholder must have been physically prevented from performing the post-application of nitrogen during the insured period due to weather and field conditions.

The PACE insured period consists of a two-to-three-week window covering the V3-V10 corn growth stages. To verify the calendar dates when the post-application window starts and ends, policyholders should refer to the actuarial documents for their specific county.

Policyholders may select a PACE coverage level between 75% and 90%, in increments of 5%. The PACE coverage level may differ from the coverage level chosen for the underlying policy.

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APPLICATION AND REPORTING REQUIREMENTS

- » At application time, the policyholder must provide the percentage of nitrogen intended to be applied at pre-application and post-application. They will also provide the intended nitrogen application rate per acre.
- » The policyholder may elect PACE coverage on some eligible units and not others before the sales closing date, but all eligible acreage within each selected unit must be insured. A properly completed acreage report must include, by insured unit, the intended total nitrogen application rate (for pre- and post-application), the actual total nitrogen application rate for pre- and post-application, the acreage in each unit for which split application of nitrogen practice was applied and the actual planting date for each unit.
- » PACE requires a **Producer Nitrogen Report** in the event of a possible loss, which details the policyholder's nitrogen practices and applications. There must be acceptable records that support the information from the report. **Acceptable supporting documentation** includes sales receipts and other records which indicate the type and amount of fertilizer purchased, including the percentages of nitrogen (N), phosphorus (P) and potassium (K) and the purchase date. Records should also show the dates, amount and acreage that the fertilizer was applied to.



IMPORTANT DATES

Sales Closing Date » **March 15**

Acreage Reporting Date » **July 15**

Premium Billing Date » **August 15**

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ProAg is on a singular mission to meet the risk-management needs of the American farmer and rancher. As a strong and progressive company, we provide support and guidance to the agents who serve those producers, helping them expand and strengthen their businesses. Because many of us are farmers and ranchers ourselves, we have a firsthand understanding of production agriculture and the risks inherent in the profession. No organization is more knowledgeable about agricultural risk management than ProAg.

As one of the first companies in the crop insurance industry, ProAg is built on a strong foundation of experience and backed by the support and resources of a leading global parent company, Tokio Marine HCC. Contact us to learn more.



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