



### About Rainfall Index Policies

Rainfall Index (RI) policies include Pasture, Rangeland, and Forage (PRF), Annual Forage (AF), and Apiculture (API). RI plans are group policies, meaning individual losses are NOT covered. The index associated with your crop and grid determines your indemnity.

**Rainfall indices** use weather data from NOAA's <sup>A</sup> Climate Prediction Center. Each grid is 0.25° latitude by 0.25° longitude (approximately 12 miles by 12 miles).

**Eligible policyholders** include owners, operators, landlords, and tenants. Coverage levels range from 70 - 90% in 5% increments and protection factors range from 60 - 150%.

The FCIC issues a final grid index for insured grids at the end of the insurance period. The final grid index is based on precipitation received during the index interval for the selected grid, and is expressed as a percentage. An index of 100 represents average precipitation, an index below 100 represents below average precipitation, and an index above 100 represents above average precipitation. The trigger grid index is the result of multiplying the expected grid index by the coverage level.

You will receive a payment only when the final grid index is less than the trigger grid index, regardless of your actual individual experience.

A - National Oceanic and Atmospheric Administration



[www.naucountry.com](http://www.naucountry.com)

### Our commitment to you

We have a reputation for providing the best customer service. Our commitment to service has never wavered and now with our parent company, QBE Insurance Group, we can provide the best financial stability as well.

For more information about the process described in this brochure, contact your NAU Country agent today!

- Annual Forage sales closing is July 15

**NAU Country Insurance Company**  
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This brochure is only an overview of the described product. It does not include all features, exclusions, or limitations. Consult your agent or the policy provisions for further details.

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## Annual Forage Rainfall Index

Protect your crops planted annually for livestock feed/fodder.





## Rainfall Annual Forage (AF)

Rainfall Annual Forage covers crops planted annually for livestock feed/fodder. Annual Forage has four growing seasons. **At least two to three** different intervals need to be selected for Annual Forage coverage depending on the state. The months within the intervals cannot overlap.

CAT coverage is offered in all four seasons, each with seven month intervals, but CAT is not available for crops and grasses intended or used for grazing.

## Growing Seasons

- **GS-1:** Sep. - Mar.
- **GS-2:** Dec. - Jun.
- **GS-3:** Mar. - Sep.
- **GS-4:** Jun. - Nov.

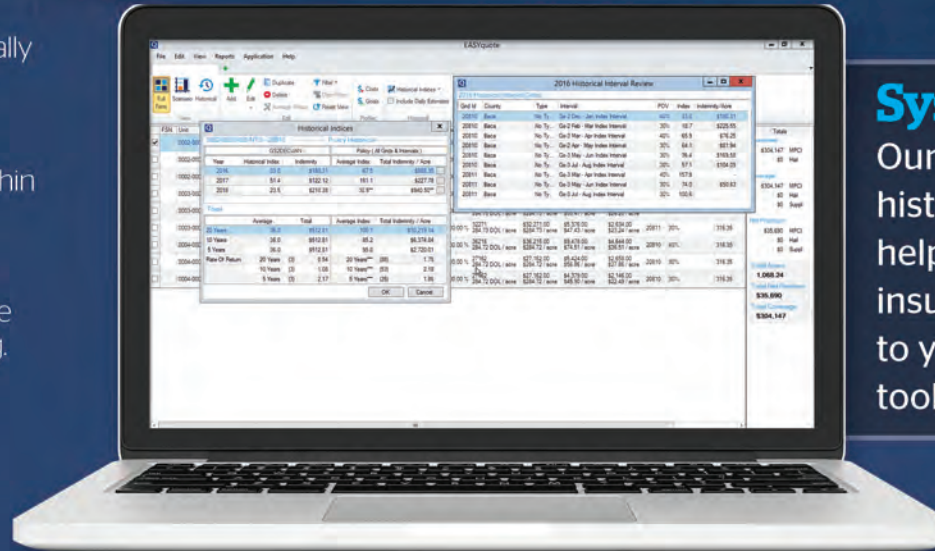
## Availability

Annual Forage is available in the following states:

- Colorado
- Kansas
- Nebraska
- New Mexico
- North Dakota
- Oklahoma
- South Dakota
- Texas

## Annual Forage Growing Season Defined

	SCD	ARD	Planting Dates	Available Intervals	Cropping Practice
<b>GS-1</b>	Jul. 15	Oct. 15	Jul. 16 thru Oct. 15	Sep. - Oct. thru Feb. - Mar.	Growing Season 1 (071)
<b>GS-2</b>	Jul. 15	Jan. 15	Oct. 16 thru Jan. 15	Dec. - Jan. thru May - Jun.	Growing Season 2 (072)
<b>GS-3</b>	Jul. 15	Apr. 15	Jan. 16 thru Apr. 15	Mar. - Apr. thru Aug. - Sep.	Growing Season 3 (073)
<b>GS-4</b>	Jul. 15	Jul. 15	Apr. 16 thru Jul. 15	Jun. - Jul. thru Oct. - Nov.	Growing Season 4 (074)



## System Tools

Our systems provide historical information to help you make the right insurance decisions. Talk to your agent about these tools today!

## Historical Indices

Our quoting system features the ability to represent historical indices, indemnities, and 5, 10, and 20 year rate of returns for the policy (quote) all in one location. These values provide the ability to present a "what if" indemnity scenario based on a historical year being selected using the final index and indemnity associated with that year.

## Historical Data Estimated Index and Indemnity

Our Historical Data view, within our quoting system, allows you to see the estimated index and indemnity information for the interval that just completed. With this information, you can now see an estimate of how your policy will pay out for the applicable interval.