



Safety Net for All Commodities on the Farm

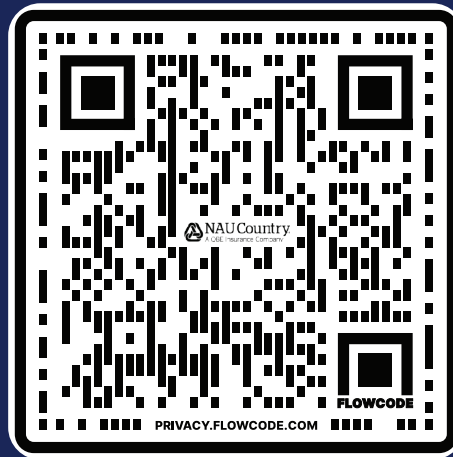
WFRP offers a risk management safety net for all commodities on your farm under a single insurance policy. Tailored for farms with up to \$17 million in insured revenue, WFRP is ideal for operations with specialty or organic commodities - including both crops and livestock, or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. Please talk to your NAU Country Representative or Agent about qualification requirements and restrictions.

Micro Farm is a streamlined and more accessible version of WFRP designed for smaller farm operations. Key features include:

- **Tailored Protection:** Insures farm operations with approved revenue up to \$350,000 in the first year and \$400,000 for carryover policies.
- **Inclusion of Value-Added Products:** Post-production and value-added costs, like jams or pies made from farm-grown produce, can be included in approved revenue.
- **Historical Revenue Based:** Expected value is based on the insureds past three-to five-year average of total revenue and acres.



www.naucountry.com



Our commitment to you

We take pride in being a customer-focused organization through our expertise, engagement, and insight. Our commitment to service has never wavered and with our parent company, QBE Insurance Group, we can provide the best financial stability.

For more information about the process described in this brochure, consult your NAU Country Agent or policy provisions today!

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This brochure is only an overview of the described product. It does not include all features, exclusions, or limitations.

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Your Trusted Experts in Whole Farm Revenue Protection and Micro Farm Coverage

NAU Country has made dedicated efforts in all facets of our team to become your Whole Farm Revenue Protection (WFRP) and Micro Farm experts, providing the most knowledgeable staff in the industry. Our specialized WFRP and Micro Farm team members in the fields of Underwriting, Marketing, Compliance, and Claims offer industry-leading expertise and support.

Coverage You Can Rely On

WFRP and Micro Farm insurance provide coverage against the loss of revenue that your insured expects to earn or will obtain from commodities they produce or purchase for resale during the insurance period under one insurance policy. WFRP and Micro Farm insured revenue is the lower of:

- The current year's expected revenue (determined on the farm plan) at the selected coverage level. Or,
- The adjusted historic revenue at the selected coverage level.

Flexible Coverage Levels

- **Flexible Options:** Coverage levels range from 50% to 85%, available in 5% increments.
- **High Coverage Availability:** All WFRP and Micro Farm insureds are eligible for 80 - 85% coverage.
- No Catastrophic (CAT) coverage is available.

Highly Subsidized Policies

WFRP and Micro Farm policies are highly subsidized, making them an affordable option for comprehensive farm coverage.

Coverage Level	Subsidy Factor							
	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
One Qualifying Commodity	0.80	0.80	0.80	0.80	0.80	0.77	0.68	0.53
Two or more Qualifying Commodities	0.80	0.80	0.80	0.80	0.80	0.80	0.71	0.56

**Micro Farm Policies qualify with three commodities.*

What causes a loss payment?

- Natural causes of loss and a decline in market price during the insurance period.
- When revenue-to-count for the policy year is lower than insured revenue.
- Important note: Before any claim can be settled, farm taxes for the policy year must be filed, and indemnities from all other policies covering commodities insured under WFRP must be received.

Important Dates for WFRP and Micro Farm

Filer Type	WFRP	Micro Farm
Sales Closing Dates, Cancellation Dates, Termination Dates, and Intended Farm Operation Report	Calendar and Early Fiscal Year	January 31, February 28, March 15 (by county)
	Late Fiscal Year	November 20
Revised Farm Operation Report Date	July 15	July 15
Contract Change Date	August 31	August 31
Billing Date	August 15	August 15

Final Farm Operation Report - Completed the earlier of:

- Time of loss determination. Or,
- The next Policy Year's Sales Closing Date.
- Important note: If not completed, the insured is limited to 65% coverage the following year.

YOUR INSURANCE SOLUTION:

Tools at your fingertips!

Simplified Quoting with EASYquote®

Accurate and efficient quoting starts with our state-of-the-art EASYquote® system, designed to handle the complexities of WFRP and Micro Farm policies. The system allows you to:

- Add commodities.
- Input expected revenue and income totals.
- Calculate qualifying totals and historical averages.
- Generate detailed reports with premium costs.

Seamless Documentation and Support

Our dedicated underwriters are ready to assist with all documentation for new or carryover insureds. We provide a WFRP and Micro Farm Application checklist and a New Application Packet that includes all required documents and a single signature page. These resources are easily accessible via the NAU Country Agent Portal. Our WFRP Renewal Packet is also available for our carryover insureds.