



# Rain on Harvest Protection

In 2009 heavy harvest rains increased costs while reducing crop quality and yield. Avoid losses from a delayed harvest with WeatherBill Rain on Harvest Protection.

Excessive rain during harvest can devastate crops, leading to sprouting, disease, fungus, lower test weights and decreased yields.

WeatherBill Rain on Harvest Protection allows you to specify your two to six week ideal harvest period and get paid you if you do not receive a stretch of consecutive dry days during that period. You harvest your crops on time, or you get paid.

Rain on Harvest Protection can be purchased as little as three weeks before the start of the harvest period, allowing you to estimate how much risk you have before you purchase coverage. You choose how many acres you want to cover, and how much you want to get paid per acre.

With Rain on Harvest Protection, there is no claims process or proof-of-loss required. Payout is automatic if rain is persistent, compensating you immediately.

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## WeatherBill Rain on Harvest Protection Benefits

- Guarantees dry days based on your harvest schedule, from as few as two to as many as you need
- Pays out if you are impacted by persistent rain during the harvest period
- Can be purchased as little as three weeks before your harvest period
- Provides coverage for all or a portion of your land
- Protects any level of production
- Available for any crop
- Available nationwide

***To receive a custom quote for Rain on Harvest Protection, contact your Agent.***

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AGENT:

## How Do I Get Customized Rain on Harvest Protection?

WeatherBill's unique web-based platform allows you or your Agent to instantly customize and quote Rain on Harvest Protection to fit your needs.

To customize :

1. Select your location using the interactive map
2. Choose the start and end dates that define the optimal harvest period
3. Select the number of harvest days needed and the rain threshold that will prevent harvest
4. Specify your maximum level of coverage per acre
5. Specify the number of acres you would like to quote

Once you have a quote that matches your risk and your budget, your agent can lock in your coverage in minutes.


## How is the Weather Monitored?

WeatherBill's platform integrates real-time, certified weather measurements generated by the National Weather Service and recognized regional meteorological organizations. Weather measurements are obtained through a range of land-based stations, enhanced and quality controlled using radar and satellite data.

**Example: Rain on Harvest Protection**

**Location ?**

Locate



Selected Location: Anyplace, USA

**Dates ?**

Start Date:  End Date:

**Terms ?**

Number of Dry Days Needed:

Maximum coverage: \$  per acre

Number of Acres:

## How Does WeatherBill Determine Coverage Cost?

WeatherBill operates a sophisticated weather tracking and forecasting system to assess risk and determine the price of coverage. Factors that can influence pricing include:

### Historical Observations:

Past weather events at the covered location, including recent trends and changes in weather patterns

### Short-Range Forecasts:

The closer to the start date you purchase your coverage, the greater the influence of forecasts

### Current Weather Conditions:

Current drought, cold-spell or other prolonged weather conditions

### Climate Outlook Models:

El Nino and other large-scale weather indicators

### Long-Term Trends:

Warming, cooling and other long-term trends

In addition, the level of risk held by WeatherBill at a specific location or region may also influence pricing. To ensure secure and reliable coverage, WeatherBill will limit exposure to any particular peril over a particular range of dates. Thus, pricing may increase if you purchase late in the season.

## How Do I Get Paid?

WeatherBill is backed by Nephila Capital Ltd., one of the world's largest weather risk and catastrophe reinsurance funds, with over \$2 billion in risk capital. To guarantee payment, WeatherBill contracts are collateralized with cash put into escrow accounts at the Bank of New York.

During the coverage period, you or your agent can view the measurements online at any time. Payouts are determined solely by independently audited weather measurements, eliminating the need for a claims process, proof-of-loss or payment waiting period. WeatherBill settles your contract automatically — checks are sent within 10 days of the end of your coverage period.

***To receive a quote for weather coverage, contact your agent.***