



Rainy Days Protection

Frequent rainfall waterlogs soil and crops, leading to sprouting, mold, and fungus. This growing season, don't let recurring rain hurt your income.

When rainfall is frequent, even low levels of precipitation can cause significant damage. For example, daily rainfall at the end of the growing season causes wheat to sprout and suffer from low test weight. Crops with tight harvesting schedules suffer key delays. Other crops can develop fungus that result in total loss.

WeatherBill Rainy Days Protection insures against losses from frequent rainfall by paying out based on the number of rainy days that occur during the policy period. You choose the location where rainfall is measured and the dates of coverage. You define the rain threshold that defines a rainy day and the number of rainy days that trigger payout. The more rainy days that occur during your policy period, the greater the payout.

Rainy Days Protection is available for all or just a portion of your acres, for any crop, nationwide. There is no claims process required. WeatherBill will send you a check automatically if there are too many rainy days, compensating you immediately.

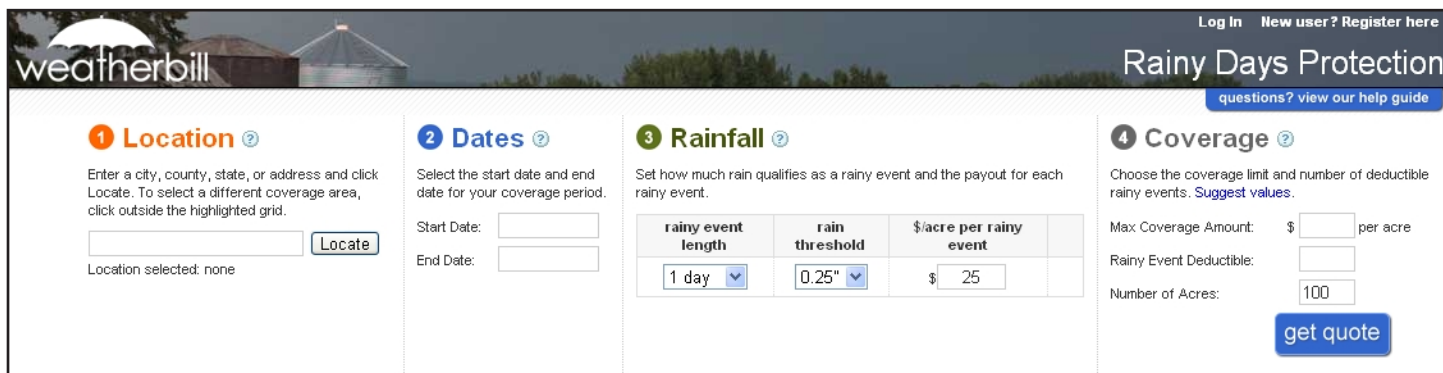
WeatherBill Rainy Days Protection Benefits

- Pays based on the number of rainy days over the policy period
- Protects against rain that can cause quality loss such as wheat sprouting
- Compensate for yield loss from rain that can leech nutrients from crop and spread fungus and rot
- Available for any crop, nationwide
- Provides coverage for all or a portion of your land
- Insures any level of production

To receive a customized quote for Rainy Days Protection, contact your Agent.

AGENT:

Rainy Days Protection: Insurance To Protect Against Any Level of Loss



The screenshot shows a four-step quote form for Rainy Days Protection. Step 1, 'Location', has a text input field and a 'Locate' button. Step 2, 'Dates', has 'Start Date' and 'End Date' input fields. Step 3, 'Rainfall', features a table with columns for 'rainy event length', 'rain threshold', and '\$/acre per rainy event'. The table contains one row with values '1 day', '0.25"', and '\$ 25'. Step 4, 'Coverage', includes input fields for 'Max Coverage Amount', 'Rainy Event Deductible', and 'Number of Acres', with a 'get quote' button at the bottom right.

Your agent will help you determine the best dates and coverage level to create a Rainy Days Protection policy right for your budget and risk.

You pick the grid closest to **your fields**, policy period representing **your risk**, rainy events that **will cause loss** and level of coverage that **limits those losses**.

Rainy Days Protection can be customized for any level of risk - from basic coverage that insures against large losses from heavy rain to more comprehensive coverage that insures against losses from even light rain event:

Level: Basic Insurance:

Affordable coverage that prevents the worst losses from heavy rain.

Level II: Standard Insurance:

Decrease your rain threshold or increase your coverage per rain event to create mid-level protection for a wider range of risk.

Level III: Comprehensive Insurance:

Fully insure your potential losses for any amount of rain to get the most comprehensive insurance.

How Does WeatherBill Determine Coverage Cost?

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

Historical Observations:

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

Short-Range Forecasts:

The closer to the start date you purchase your insurance, 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

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.

How Do I Get Paid?

All WeatherBill insurance products carry an A.M. Best "A" rating, with State National Insurance Company (SNIC) acting as the carrier for the WeatherBill weather insurance program. WeatherBill Insurance Agency acts as the sole general agent under SNIC authorized to underwrite and bind coverage for the WeatherBill weather insurance program

During the policy 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. If payment is due WeatherBill will send you a check automatically. Checks are sent within 10 days of the end of your policy period.

To receive a quote for weather insurance, contact your agent.