



Rainy Season Protection

Excess rain during the growing season can cause crops to swell and split, develop mold and rot, or suffer quality loss. Now you can protect your income from wet weather risk.

WeatherBill Rainy Season Protection insures against losses caused by too much rain by paying if total rainfall over the policy period exceeds your specified threshold. No matter your risk—whether it be fruit that splits, cotton that develops boll rot, downed rice before harvest or any other crop that suffers losses from rain—you're covered.

Rainy Season Protection can be customized for your crop's unique risk. You choose the policy period, the location rainfall is measured and the level of rainfall that triggers an insurance payment. The greater the amount of rain, the higher the payout.

With Rainy Season Protection, there is no claims process required. WeatherBill will send you a check automatically if temperatures are high, compensating you immediately.

WeatherBill Rainy Season Protection Benefits

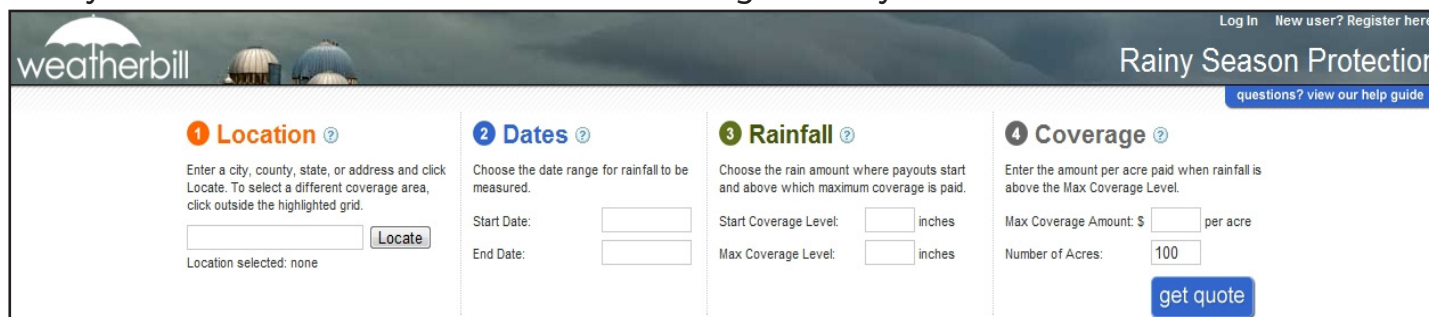
Powerful risk management strategy for crops that suffer losses from excess rain, including beans, cherries, cotton, grapes, melons, peanuts, pecans, potatoes, raisins, rice, soybeans, tomatoes and more.

- Insurance based on total rainfall during the policy period
- Insure against losses from rain that can cause sprouting, splitting, rot, mold, fungus and other problems
- Protect against unexpected harvesting and drying costs due to excess rainfall
- Available for any crop, nationwide
- Provides coverage for all or a portion of your land
- Protects any level of production

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

AGENT:

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



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weatherbill Rainy Season Protection

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1 Location
Enter a city, county, state, or address and click Locate. To select a different coverage area, click outside the highlighted grid.

Locate
Location selected: none

2 Dates
Choose the date range for rainfall to be measured.
Start Date:
End Date:

3 Rainfall
Choose the rain amount where payouts start and above which maximum coverage is paid.
Start Coverage Level: inches
Max Coverage Level: inches

4 Coverage
Enter the amount per acre paid when rainfall is above the Max Coverage Level.
Max Coverage Amount: \$ per acre
Number of Acres:
get quote

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

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

Rainy Season Protection can be customized for any level of risk—from basic coverage that insures against large losses from continuous rain to more comprehensive coverage that insures against smaller losses from a few rainy days days.

Level I: Basic Insurance:

Affordable coverage that prevents the worst losses from large amounts of rain.

Level II: Standard Insurance:

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.