



Rangeland Drought Protection



Over the past year drought has devastated U.S. rangeland. Protect your operations with WeatherBill Rangeland Drought Protection.

WeatherBill Rangeland Drought Protection pays for low rainfall, allowing you to limit losses due to withered rangeland, rising hay and feed costs, and smaller herds. While using the same weather data as the RMA's Pasture, Rangeland and Forage (PRF) program, WeatherBill Rangeland Drought Protection can be fully customized by date and coverage level nationwide.

You can customize Rangeland Drought Protection according to your location, dates of risk, and desired level of protection. You can choose whether you want to protect all of your acres, or just a portion.

With Rangeland Drought Protection, there is no claims process. WeatherBill will send you a check automatically if rainfall is insufficient, compensating you immediately.

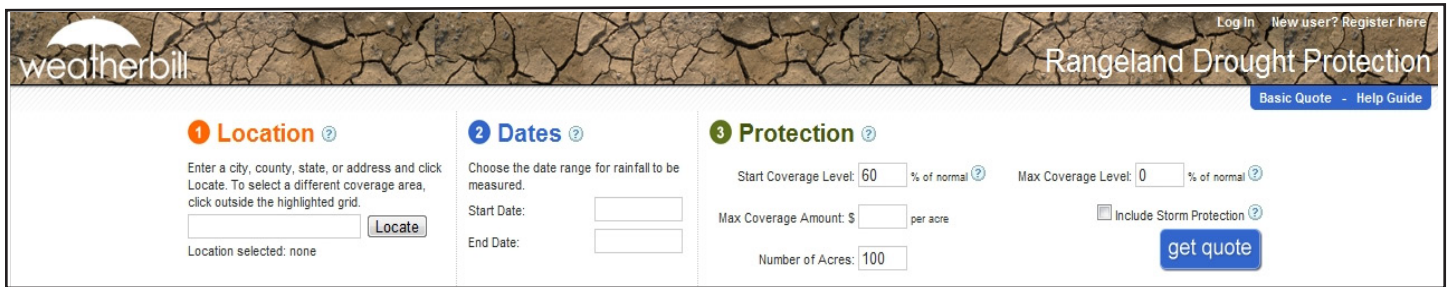
WeatherBill Rangeland Drought Protection Benefits

- Unique **Storm Protection** prevents run-off rainfall from reducing payouts
- Provides insurance for all or a portion of your land
- Protects any level of production, even beyond 150%
- Coverage periods as short as 30 days—or as long as desired
- No annual sales deadlines
- Offered nationwide
- Works as independent coverage or as a supplement to PRF Insurance

To receive a custom quote for Rangeland Drought Protection, contact your Agent.

AGENT:

Rangeland Drought Protection: Insurance To Protect Against Any Level of Loss



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

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

Rangeland Drought Protection can be customized for any level of risk—from basic insurance that protects against large losses from long periods of drought to more comprehensive insurance that compensates for lost income due to even mild amounts of dry weather.

Level I: Basic Insurance:

Affordable coverage that prevents the worst losses from prolonged drought.

Level II: Standard Insurance:

Increase your coverage to create mid-level protection for a wider range of risk.

Level III: Comprehensive Insurance:

Fully insure your potential losses for any amount of drought 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.