



Spring Freeze Protection

The Easter weekend freeze of 2007 devastated growers of both row and specialty crops. Shield your profits from cold spring weather with WeatherBill Spring Freeze Protection.

Extreme cold in March, April or May can kill recently germinated crops, necessitating expensive replanting. Low temperatures also threaten fragile spring blooms, potentially lowering yield for specialty crops with no Federal Crop Insurance coverage.

You can reduce the financial impact of a spring freeze with WeatherBill Spring Freeze Protection. You specify the dates over which your crop is particularly vulnerable to a freeze. If the temperature falls below your threshold during the coverage period, you get paid.

Spring Freeze Protection can be purchased as little as four days before the risk period, and customized according to the acreage and value of your crop. You choose whether you want to protect all of your acres, or just a portion.

With Spring Freeze Protection, there is no claims process or proof-of-loss required. Payout is automatic if the temperature drops, compensating you immediately.

WeatherBill Spring Freeze Protection Benefits

- Pays out based on the low temperature that threatens your crop
- Can help cover replanting costs or losses from lower yield
- Can be purchased as little as four days before the risk period
- Provides coverage for all or a portion of your land
- Can be customized to payout according to the value of the covered crop
- Available for any crop

To receive a custom quote for Spring Freeze Protection, contact your Agent.

AGENT:

How Do I Get Customized Spring Freeze Protection?

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

To customize :

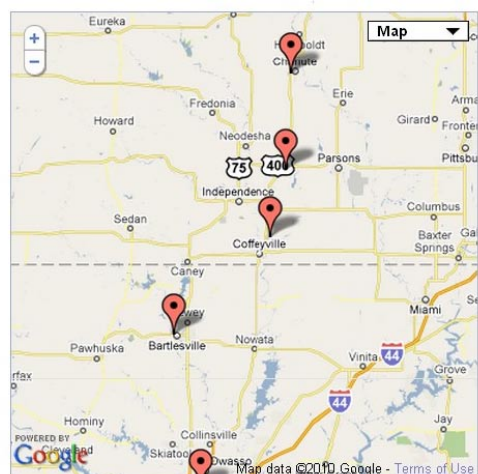
1. Select your location using the interactive map
2. Choose the dates when the crop is susceptible to freeze
3. Select the freeze temperature that will damage the crop
4. Specify your maximum level of coverage per acre
5. Specify the number of acres you would like to quote

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.

Spring Freeze Protection



1 Location

2 Dates

Start Date

Max Coverage Begins

End Date

3 Coverage

\$ Initial Coverage per acre

\$ Max Coverage per acre

Number of Acres

4 Temperature

Freeze Temperature <= °

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.