



Storm Flood Protection

Excess rain can cause heavy losses throughout the crop cycle, washing away seed, depleting oxygen levels and draining nutrients from crops.

WeatherBill Storm Flood Protection offers flexible, multi-purpose insurance that reduces losses caused by too much rain. No matter your risk—whether it be losses from waterlogged fields that rob crops of nutrients and oxygen or standing water that causes splitting, mold and rot—you're covered.

Storm Flood Protection pays out each time rainfall exceeds the chosen threshold over a specific number of days. You choose the location the weather is measured, the policy period, and the rainfall threshold. You also choose the maximum coverage per acre—the heavier or more frequent the rainfall, the higher the payout.

With Storm Flood Protection, there is no claims process required. WeatherBill will send you a check automatically if you experience excess rain, compensating you immediately.

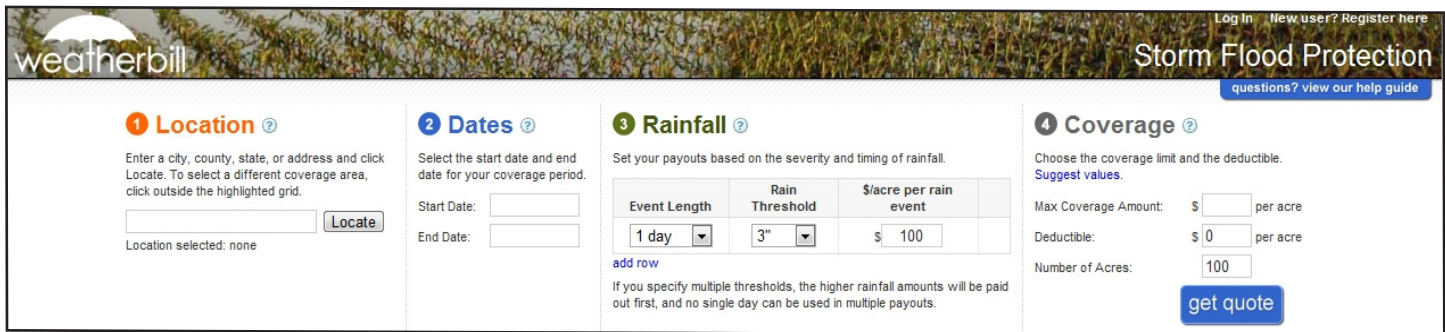
WeatherBill Storm Flood Protection Benefits

- Insures against yield and quality losses when flooding deprives oxygen, drains nutrients or encourages rot and disease
- Protects against replanting costs, including seed, labor, fuel, machinery and pesticide expenses
- Available throughout the growing season to protect against changing risks
- Provides insurance for all or a portion of your land
- Available for any crop, nationwide

To receive a custom quote for Storm Flood Protection, contact your Agent.

AGENT:

Storm Flood Protection: Insurance To Protect Against Any Level of Loss



1 Location [?](#)
Enter a city, county, state, or address and click Locate. To select a different coverage area, click outside the highlighted grid.

Location selected: none

2 Dates [?](#)
Select the start date and end date for your coverage period.
Start Date:
End Date:

3 Rainfall [?](#)
Set your payouts based on the severity and timing of rainfall.

Event Length	Rain Threshold	\$/acre per rain event
1 day	3"	\$ 100

[add row](#)
If you specify multiple thresholds, the higher rainfall amounts will be paid out first, and no single day can be used in multiple payouts.

4 Coverage [?](#)
Choose the coverage limit and the deductible.
[Suggest values.](#)

Max Coverage Amount: \$ per acre
Deductible: \$ per acre
Number of Acres:

Your agent will help you determine the best dates and coverage level to create a Storm Flood 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**.

Storm Floods Protection can be customized for any level of risk—from basic insurance that protects against large losses from heavy rain to more comprehensive insurance that covers losses from even light rain events.

Level I: Basic Insurance:

Affordable insurance 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 to system 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.