



## Outdoor Crop Coverage

As the global climate becomes increasingly volatile, it is more important than ever for cultivators to ensure their crops are protected from environmental factors outside of their control. Our outdoor crop solution is designed to offer cost effective, bespoke coverage to ensure your assets are protected at every stage of the growth cycle from seedling to harvest.

### What perils can we protect you against?



Wildfire



Excess Rainfall



Drought / Lack of Rainfall



Hail



Frost



Hurricane



Tornado



### How does it work?

We use a technology driven solution which tracks and forecasts weather patterns at your grow location, throughout the desired risk period.

1) Together, we choose indices of the weather perils that are most likely to cause damage to your crop during the grow season.

We design a solution which offers pre-defined claims payments based on the severity of a given peril. This is based off weather modelling and historical data.

2) Weather events are monitored throughout the risk period, using a combination of local weather stations and remote sensors. When an insured weather event occurs, the carrier is automatically notified of the severity and the corresponding claim amount.

3) Claims are then paid automatically to your bank account, generally within 7 days of loss notification without the use of costly and time-consuming loss adjusters.

### Minimum Premium

USD 60,000 plus taxes and fees.

### Limits

Up to USD 70,000,000 any one location.

### Minimum Requirements to Quote

- 1) All submissions must be provided at least 6 weeks prior to intended start date
- 2) What perils are required?
- 3) Values insured per month
- 4) Location (longitude / latitude coordinates)
- 5) Google earth snapshot highlighting insured area
- 6) Risk Period / Growth cycle of crops

## Product Highlights

### ✓ Flexible Month by Month Limits

You choose the values insured according to the growth cycle of the crop – we understand your back up plans will change depending on grows per year and what stage a loss occurs vs stage of the growth cycle.

### ✓ Tailored Coverage

You choose the weather perils insured per month. Unlike others, our solution allows a tailored structure whereby your assets are covered for times of year when required the most.

### ✓ Fast, automatic claims payment

Following a loss notification, payments will be made direct to your bank account within approximately seven days to ensure positive cash flow and fast execution of back up plans.

### ✓ Personal Service

We and the carrier, work with you from the outset to create a structured solution that ensures maximum protection to fit your budget.

## Illustration of an example structure

Month	Peril 1	Peril 2	Peril 3	Value Insured
May	Lack of Rainfall			USD 500,000
June	Lack of Rainfall	Wildfire		USD 1,250,000
July	Lack of Rainfall	Wildfire		USD 1,250,000
August		Wildfire		USD 4,000,000
September		Wildfire		USD 4,000,000
October			Excess Rainfall	USD 4,000,000

