

Agribusiness Update

Spring 2024



Experience more.™



More coverage options for your farming needs

We are excited to announce that we have made significant updates to our private products for 2024. With so many updates, there are too many to list them all, but here are a few highlights:

Wind and green snap deductible offerings have changed and expanded. Extra Harvest Expense is now offered as an ala carte item that can be added to just crop hail or added to wind/green snap to enhance your coverage net. Our replant coverages have been increased. And in an industry first, our replant now also covers oats and grain sorghum!

To learn more about how these coverages and the rest of the 2024 updates may benefit your operation, be sure to talk to your COUNTRY Crop Certified representative today.

Why should I add extra replant coverage to my hail policy?

Supplemental replant coverage might seem pointless, redundant or both. You might be thinking, "Replant already comes with my federal policy, why pay extra?" or "My replant seed is free. Why do I need coverage?" Those are fair points, but consider this:

- Supplemental replant pays claims on the first acre damaged, while federal replant does not take effect until the minimum of 20 acres or 20% of acreage in the unit is damaged.
- Replant costs are more than just your seed. Don't forget about the added costs of fuel, possible tillage pass, and your time.
- Supplemental replant can help offset your wind and extra harvest premiums by potentially qualifying you for our bundle discount.
- Our replant pays full value, so your 50/50 farms don't get a prorated payment even though you cover all replant costs.

More resources

Are you curious when you can start planting soybeans but still have replant protection? Do you know when the last day to plant corn is to be covered by your full revenue guarantee? Visit COUNTRYCrop.com for comprehensive planting date maps for corn, soybeans and winter wheat along with information and details on crop insurance coverages.



Protect your farm from fires this winter

Cold weather means extra effort on your part to keep your animals and property protected from the elements. With the cold and snow, you may have to rely on electric heating and other devices to keep your animals and property safe through the winter. When relying on additional electric devices, the risk of fires increases. Use these tips to protect against losses to your assets from an accidental fire.

1. Practice extra caution when using portable heaters.

Make sure electric heat lamps aren't too close to wooden structures or straw bedding. Be careful when preparing a heated doghouse or animal pen.

Many fuel-fired space heaters are not approved for indoor use. In addition to potentially starting a fire, these space heaters can emit carbon monoxide. Ensure any heating device used indoors is approved for indoor use and is installed properly. If you need to use a portable generator, make sure it is kept outside to prevent carbon monoxide poisoning. Do not run it in a shed or in a garage.

Stock tank heaters can cause electrical shorts or shocks if worn out or improperly used. Assess operational function and safety of stock tank heaters on a regular basis to prevent electrical shorts or shocks.

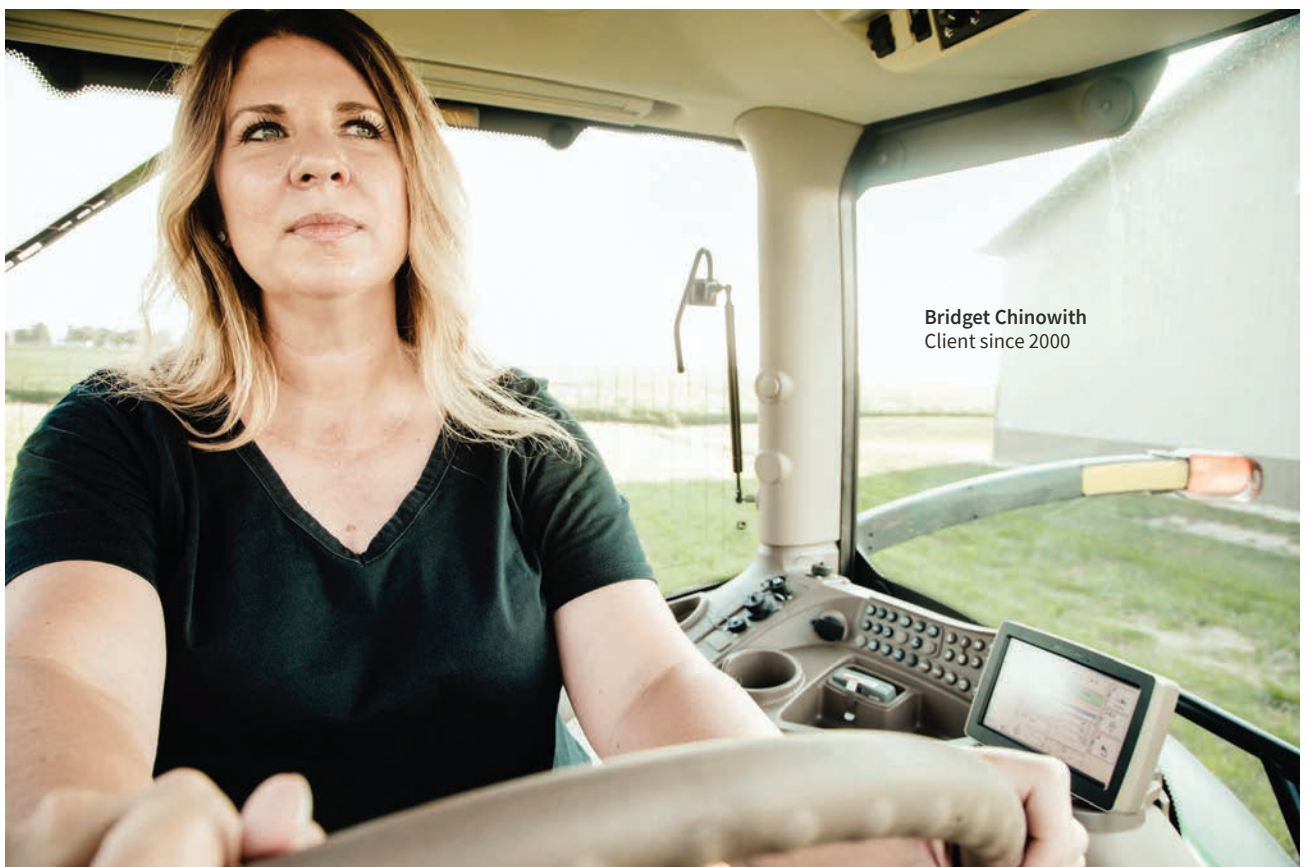
2. Inspect engine block heaters and battery chargers.

Engine block heaters and battery chargers are commonly used during the winter to help engines start. Even if the devices are properly functioning, poor electrical connections can be dangerous. Check for poor receptacles, damaged plug ends and wiring, old or worn cords and damaged extension cords. The wiring may heat up and cause an arc, which could lead to a fire.

3. Use arc fault circuit interrupters and practice electrical safety.

Arc fault circuit interrupters (AFCI) can play a critical role in preventing electrical fires by protecting the branch circuit wiring from dangerous arcing faults that could cause a fire. To prevent overheated wiring and arcs when using outlet splitters or strips, be sure to plug them into a dedicated outlet and not another outlet strip.

Protect your property, farm, and family from the unexpected, so you can focus on what matters most.



Get more peace of mind with an annual Insured Farm Review



Farm owners insurance is important because it protects you from the unexpected. Just as important is making sure your insurance covers any changes you've made to your operation. Did you add a farm? Sell equipment? Incorporate? Hire a new employee or give more responsibilities to a son or daughter?

These and other things happen daily and are easy to overlook getting updated on your policy. That's why it's important to schedule an annual Insured Farm Review (IFR) to ensure your coverage meets your needs. During your annual IFR, your COUNTRY Financial Farm Certified representative can help make sure you are protected by discussing additional coverages such as:

1. **Liability and Medical** – Stay protected against injury & others' health and property. It's especially important if you travel with equipment or have custom farms.

2. **Workers Compensation** – Frequent changes to employment laws and regulations means that you need to assess employees and ensure you are protected against any workplace accidents.
3. **Farm Umbrella** – Get a little more protection for not a lot of extra money by adding an additional layer of liability for the unexpected.

4. **Home and Farm Property** – Equipment inventories and building values change over time. Make sure you're covered by keeping your information up to date.

Your representative should be contacting you to talk over any changes to your farm and help you decide if insurance coverage updates are needed. If you use another insurance company, we can review your current coverage and see if making a switch to COUNTRY Financial can help you save and increase your protection.

Why choose COUNTRY Financial to insure your crops and farm?

Crop Insurance

- Over 70 local adjusters throughout Illinois
- More than 160 Certified Crop representatives
- Customizable coverage to fit the needs of your farm
- Over 98% client satisfaction

Farm Insurance

- 24/7 claim support and response
- Over 200 Certified Farm representatives throughout Illinois
- Customized coverage which protects more than just your farm
- Nearly 100 years of covering Illinois farms just like yours

And if you combine your coverage with another COUNTRY policy, you could qualify for our multi-policy discount¹.

¹ Discounts and availability vary by state.



We're an industry leader for crop claim aerial adjustment. Our drones and their pilots provide an enhanced claims experience showcasing full field images to identify where and how extensive the crop damage is. Drones give us the ability to work your claim quickly and more accurately to get you paid faster.

A white quadcopter drone with four propellers, shown from a top-down perspective.

Double Crop Soybeans and Grain Sorghum

The option to insure double crop soybeans continues into 2024. Just like in 2023, producers in select central and northern Illinois counties may elect to insure soybeans following wheat via a blanket written agreement. The blanket written agreement allows a producer with little or no production history in select counties to request coverage on double crop soybeans without proving history. There are even double crop grain sorghum options available in Illinois, though not fully available statewide.

Double crop options also exist for soybeans in MO, WI, IN, MN and IA. Double crop grain sorghum options are available in select MO and IN counties. Options vary by state and county, but if you farm across the Illinois border, there may be options available to you.

Blanket written agreements must be elected by the March 15 sales closing date.

Ask your COUNTRY Financial Crop Certified representative about double crop soybean and grain sorghum coverage for your operation.



Important 2024 dates: Illinois*

Date	What you need to know
Feb. 1 - 29	Base prices are calculated using Chicago Board of Trade (CBOT) futures.
Feb. 15	Production reporting deadline for area plans of insurance
March 15	Sales closing deadline for spring seeded crops
April 1	Sales closing deadline for Supplemental Replant endorsement
April 29	Production reporting deadline for individual plans of insurance (RP, RP-HPE, YP)
June 1	Sales closing deadline for Wind, Green Snap and Extra Harvest Expense endorsements
July 1	Crop Hail carryover coverage ends
July 15	Acreage reporting deadline for Spring Federal crop policies

**For dates in the states of Indiana, Iowa, Missouri, Minnesota, and Wisconsin, please contact your COUNTRY Financial representative or Crop Specialist.*

Our adjusters are ready to help you by answering any questions you may have during the growing season. If you are unsure whether you will have a loss, we recommend you set up a claim regardless of policy type.

Policies issued by COUNTRY Mutual Insurance Company®, Bloomington, IL. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). To file a complaint of discrimination, write: USDA Office of Assistance Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866)632-9992 (Toll free Customer Service), 877-8339 (Local or Federal relay), (866)377-8642 (Relay voice users)(Local or Federal relay).