



**Farmers Mutual Hail**  
Insurance Company of Iowa

# PRF PASTURE, RANGELAND & FORAGE



## WHY SHOULD YOU PROTECT YOUR PASTURE, RANGELAND, OR FORAGE ACRES?



### FINANCIAL BACKUP PLAN

PRF coverage is a better option than selling cattle when there's a shortage of grazing and haying acres. Payments can be used to buy additional hay and keep your herd headcount.



### PROVIDES GOOD VALUE

PRF coverage works best as a long-term risk management program for your pasture, rangeland, or forage acres.



### INSURE UP TO 90% LEVEL

With the ability to insure up to the 90% level, PRF has a smaller deductible than most standard row crops insured at the 70-75% level. Premiums are more affordable with federally subsidized rates.



### EASY CLAIMS PROCESS

Insurance payments are generated once final rainfall amounts are determined so no notice of loss is needed.



### CUSTOMIZABLE COVERAGE

Your FMH agent can customize a quote for your specific grazing or hay operation that gives you the best protection for your budget.



### UNPROTECTED ACRES

Pasture, rangeland, and forages cover approximately 55 percent of all U.S. land, nearly 650 million acres. The majority of those acres are left unprotected.

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# HOW DOES PRF COVERAGE WORK?

PRF coverage protects against lack of rainfall for perennial pasture, rangeland, or forage acres. It covers losses of forage produced for grazing or harvested for hay that increase costs for feed or result in destocking or depopulating your herd.

## COVERAGE IS BASED ON PRECIPITATION

- > Coverage is based on a lack of precipitation or rainfall using the Rainfall Index area-based plan of insurance.\* The Rainfall Index (RI) uses weather data collected and maintained by NOAA's Climate Prediction Center. The index reflects how much precipitation is received relative to the long-term average for a specified area and timeframe.

## COVERAGE AREAS IDENTIFIED WITH GRID ID'S

- > Coverage areas are identified using Grid ID's. Each grid covers an area equal to .25 degrees in latitude by .25 degrees in longitude.

## COVERAGE TIMELINE

- > Coverage is based on two-month time periods called Index Intervals.
- > A minimum of two Index Intervals must be selected, but up to six time periods can be selected throughout the year.
- > The plan offers flexibility to pick the intervals most important for rainfall needed for forage growth.

## AVAILABILITY

- > PRF coverage is offered in the 48 contiguous states except for certain grids that cross international borders.

## PAYMENTS ARE TRIGGERED AUTOMATICALLY

- > No notice of loss is needed. Insurance payments are systematically generated once the USDA RMA releases final rainfall amounts and payment factors.

# INTERESTED IN FINDING OUT MORE?

Visit [www.fmh.com/prf](http://www.fmh.com/prf) or talk to your FMH Agent about how to protect your pasture, rangeland, or forage acres against lack of rainfall.

*\*Payments are not triggered by drought caused by windy or dry conditions.*

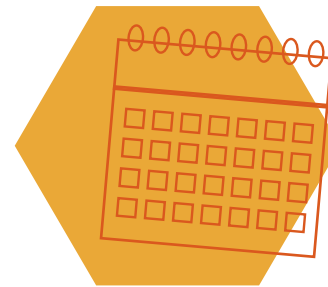
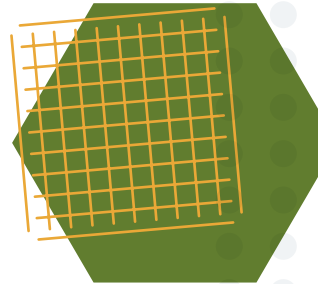
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**OVER 9,000**  
**NOAA WEATHER STATIONS**  
DETERMINE RAINFALL INDEX

**COVERAGE**  
**BASED ON INDEXES**  
**FOR THE GRID**  
NOT THE PRODUCER'S  
ACTUAL RAINFALL



**UP TO 6**  
INDEX INTERVALS  
CAN BE SELECTED

**PAYMENTS**  
**TRIGGERED**  
AUTOMATICALLY  
**NO NOTICE OF**  
**LOSS NEEDED**



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