



www.armt.com



CORPORATE HEADQUARTERS

ARMtech Insurance Services

7101 82nd Street
Lubbock, TX 79424
Phone (800) 335-0120
Fax (806) 473-0334
armtech@armt.com

REGIONAL OFFICES



Iowa

7725 Douglas Avenue
Des Moines, IA 50322
Phone (800) 536-6565
Fax (866) 578-0425



Minnesota

1510 29th Ave S
Moorhead, MN 56560
Phone (866) 309-5818
Fax (800) 780-2210



Mississippi

695 Shamrock Drive, Suite A
Batesville, MS 38606
Phone (866) 578-0420
Fax (866) 578-0421



ANNUAL FORAGE

WORKING WITH YOUR AGENT

Several choices will need to be made when insuring your grazing or haying production, including coverage level, index intervals, practice, productivity factor, and number of acres. Your ARMtech insurance agent can help you identify index grids for your area. They also will assist in assigning acreage to one or more grids based on the location and use of the acreage you plan to insure.

ARMtech Insurance Services, Inc. is an equal opportunity provider.



WHAT IS AN ANNUAL FORAGE POLICY?

The Annual Forage program provides coverage against unusually low rainfall for acreage that is planted each year and grown for the use of:

- grain/grazing
- green chop/haying
- grazing/green chop
- haying
- grazing
- silage
- grazing/haying

The Annual Forage program is for annual plants **only**. All acreage of a crop must be insured before the program may be applied to that crop.

Annual Forage is available for producers in Colorado, Kansas, New Mexico, Nebraska, North Dakota, Oklahoma, South Dakota, and Texas.



HOW DOES ANNUAL FORAGE WORK?

Unlike most other plans of insurance, which are based on county boundaries, the Annual Forage plan utilizes a numbered grid system. Each grid covers an area approximately .25 degrees in latitude by .25 degrees in longitude. The grids do not follow any state or county boundaries.

When purchasing Annual Forage insurance, policyholders will choose at least two **Index Intervals**. An Index Interval is a two-month period of time during which the **Rainfall Index** in a chosen grid is monitored. The Rainfall Index reflects how much precipitation the grid has received relative to its historical precipitation average. The available Index Intervals are divided into four **Growing Seasons**.

Finally, the policyholder will choose a **Trigger Value** for each Index Interval they have insured. If the Rainfall Index value for the grid containing the policyholder's farm falls below the Trigger Value during an insured Index Interval, the policyholder will be owed an indemnity.

DUAL USE

The Dual Use option allows producers to purchase both an Annual Forage and a small grains policy on a crop that is both grazed and harvested for grain.

It is available in select counties where grain/grazing is considered a good farming practice. The option is noted in the special provisions of insurance for both Annual Forage and small grains policies.

The Dual Use option may only be purchased for Growing Season 1, and covers 40% of the crop's County Base Value.

WANT TO KNOW MORE?

For information about Annual Forage, please contact ARMtech Insurance Services at **800.335.0120** or visit us on the web at **armt.com**.

