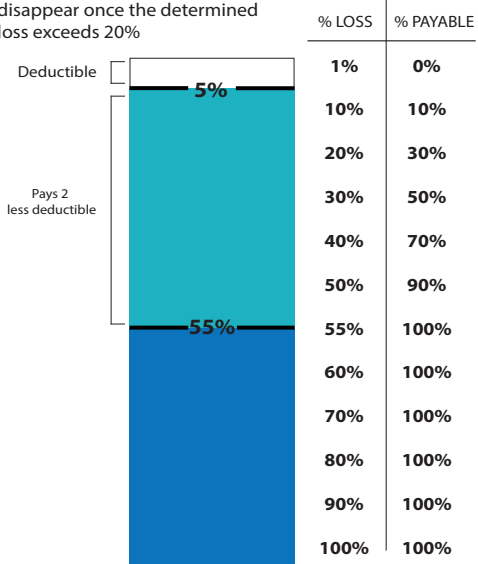## Companion Hail
As a supplement to MPCI.

- Companion Hail insures crops for the deductible portion of the MPCI policy.
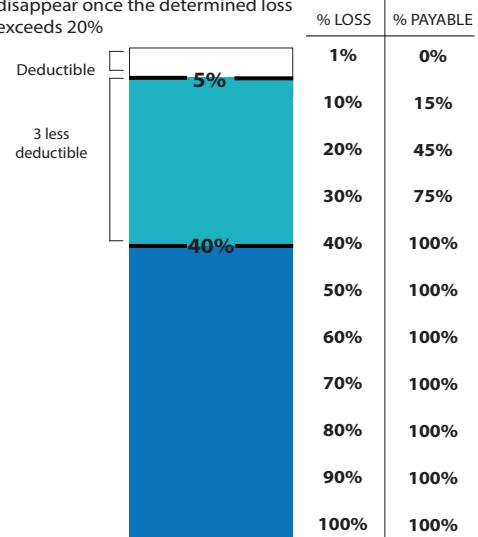- With ARMtech MPCI and Companion Hail you can protect your production cost AND your projected margin of profit.

Companion Hail 2.0
This 5% deductible begins to disappear once the determined loss exceeds 20%

Deductible — 5%

Pays 2 less deductible — 55%

% LOSS	% PAYABLE
1%	0%
10%	10%
20%	30%
30%	50%
40%	70%
50%	90%
55%	100%
60%	100%
70%	100%
80%	100%
90%	100%
100%	100%

Companion Hail 3.0
This 5% deductible begins to disappear once the determined loss exceeds 20%

Deductible — 5%

3 less deductible — 40%

% LOSS	% PAYABLE
1%	0%
10%	15%
20%	45%
30%	75%
40%	100%
50%	100%
60%	100%
70%	100%
80%	100%
90%	100%
100%	100%

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

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CROP HAIL
WHICH CROP HAIL POLICY IS BEST FOR YOU?

ARMtech
INSURANCE SERVICES
Ag Risk Management Technologies

DEVELOP A SOLID RISK MANAGEMENT PROGRAM WITH THE OPTIONS, PROTECTION AND SECURITY YOU NEED.

Choose Your Plan

From complete hail protection to 50% deductibles: ARMtech offers one of the most extensive crop hail risk management programs available.

Choose Your Protection

Each plan is written on a dollar per acre basis, with the amount of insurance set by the insured.

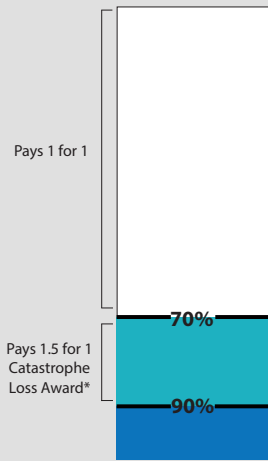## Perils Insured by ARMtech Include:

- Direct loss to crops caused by hail
- Direct loss to crops caused by fire or lightning
- Transit coverage to first place of storage
- Fire department services charges

*These illustrations assume that the Catastrophe Loss Award (CLA) applies. The CLA only applies in the states of AR, CO, IL, IN, IA, KS, MI, MN, MO, MT, NE, ND, OH, OK, SD, WI, WY. It also applies in the states of CA, ID, NV, NM OR, TX, UT, and WA, but limited to specific crops. For more information and assistance calculating coverage without the CLA, please contact your ARMtech agent or marketing representative.

BASIC HAIL

Begins paying with the first dollar of a 1% loss.

Bar labels: Pays 1 for 1 — 70% — Pays 1.5 for 1 Catastrophe Loss Award* — 90%

% LOSS	% PAYABLE
1%	1%
10%	10%
20%	20%
30%	30%
40%	40%
50%	50%
60%	60%
70%	70%
80%	85%
90%	100%
100%	100%

DXS5

This 5% deductible begins to disappear once the determined loss exceeds 5%.

Bar labels: Deductible — 5% — Pays 1.25 for 1 less deductible — 25% — Pays 1 for 1 — 70% — Pays 1.5 for 1 Catastrophe Loss Award* — 90%

% LOSS	% PAYABLE
1%	0%
10%	6.25%
20%	18.75%
30%	30%
40%	40%
50%	50%
60%	60%
70%	70%
80%	85%
90%	100%
100%	100%

DXS10

This 10% deductible begins to disappear once the determined loss exceeds 10%.

Bar labels: Deductible — 10% — Pays 1.25 for 1 less deductible — 50% — Pays 1 for 1 — 70% — Pays 1.5 for 1 Catastrophe Loss Award* — 90%

% LOSS	% PAYABLE
1%	0%
10%	0%
20%	12.5%
30%	25%
40%	37.5%
50%	50%
60%	60%
70%	70%
80%	85%
90%	100%
100%	100%
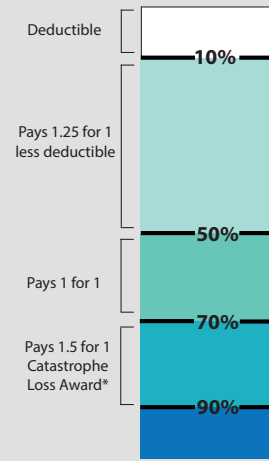
XS10-IP

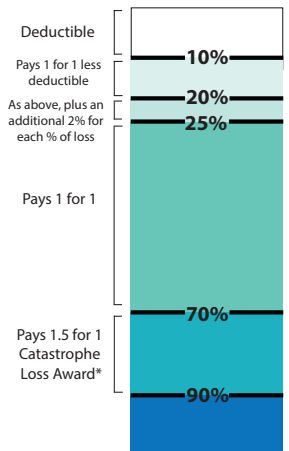This 10% deductible begins to disappear once the determined loss exceeds 70%.

Bar labels: Deductible — 10% — Pays 1 for 1 less deductable — 70% — Pays 1 for 1 less deductible plus additional 1% for each 1% over 70% — 90%

% LOSS	% PAYABLE
1%	0%
10%	0%
20%	10%
30%	20%
40%	30%
50%	40%
60%	50%
70%	60%
80%	80%
90%	100%
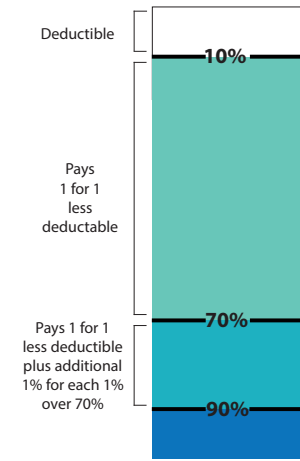
DDA

This 10% deductible begins to disappear once the determined loss exceeds 20%.

Bar labels: Deductible — 10% — Pays 1 for 1 less deductible — 20% — As above, plus an additional 2% for each % of loss — 25% — Pays 1 for 1 — 70% — Pays 1.5 for 1 Catastrophe Loss Award* — 90%

% LOSS	% PAYABLE
1%	0%
10%	0%
20%	10%
30%	30%
40%	40%
50%	50%
60%	60%
70%	70%
80%	85%
90%	100%
100%	100%

DDB

This 20% deductible begins to disappear once the determined loss exceeds 20%.

Bar labels: Deductible — 20% — Pays 1 for 1 less deductible — 30% — As above, plus an additional 2% for each % of loss — 40% — Pays 1 for 1 — 70% — Pays 1.5 for 1 Catastrophe Loss Award* — 90%

% LOSS	% PAYABLE
1%	0%
10%	0%
20%	0%
30%	10%
40%	40%
50%	50%
60%	60%
70%	70%
80%	80%
90%	100%
100%	100%
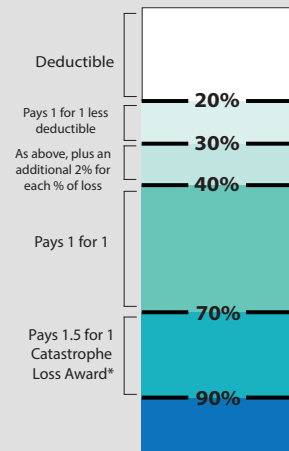
DD20

This 20% deductible begins to disappear once the determined loss exceeds 20%.

Bar labels: Deductible — 20% — Pays 1 for 1 less deductible — 40% — As above, plus an additional 2% for each % of loss — 50% — Pays 1 for 1 — 70% — Pays 1.5 for 1 Catastrophe Loss Award* — 90%

% LOSS	% PAYABLE
1%	0%
10%	0%
20%	0%
30%	10%
40%	20%
50%	50%
60%	60%
70%	70%
80%	80%
90%	100%
100%	100%
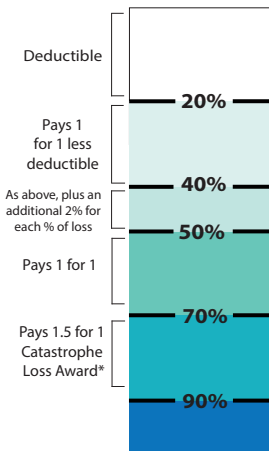
XS20-IP

This 20% deductible begins to disappear once the determined loss exceeds 20%.

Bar labels: Deductible — 20% — Pays 1.25 for 1 less deductible — 100%

% LOSS	% PAYABLE
1%	0%
10%	0%
20%	0%
30%	12.5%
40%	25%
50%	37.5%
60%	50%
70%	62.5%
80%	75%
90%	87.5%
100%	100%