

PACE

Post-Application Coverage Endorsement

Overview

The **Post-Application Coverage Endorsement (PACE)** provides supplemental coverage for producers who split-apply nitrogen to their corn crop.

PACE will indemnify policyholders who commit to split-applying nitrogen fertilizer and subsequently find themselves unable to carry out adequate nitrogen application during the growing season, and who suffer a projected yield loss as a result.

Why Split-Apply Nitrogen?

Split-applying nitrogen is a farming practice in which producers spread their fertilizer application across multiple treatments throughout the growing season rather than applying it all at once.

Split-application is believed to be better for the environment due to a reduction in nitrogen leaching, which can be a significant problem for water quality.

The practice is also likely to reduce input costs for those producers who implement it.

Availability

PACE is available for non-irrigated corn in select counties in Illinois, Indiana, Iowa, Kansas, Minnesota, Michigan, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

To be eligible, producers must purchase an underlying MPCl policy with Yield Protection, Revenue Protection, or Revenue Protection with Harvest Price Exclusion coverage.

Prevented planting acreage, acreage with CAT coverage, and acreage designated as high-risk land may not be insured under PACE.



AGRISOMPO
NORTH AMERICA

This summary is for general illustration purposes only; consult your crop insurance agent and read all policy provisions before making a decision about any crop insurance product.

AgriSompo North America, Inc. is an Equal Opportunity Provider.

#14794_011022

Coverage Details

In order to receive an indemnity under the PACE program, the producer must have been physically prevented from performing the post-application of nitrogen during the insured period due to weather and field conditions.

The insured period under PACE consists of a two-to-three week window covering the V3-V10 corn growth stages. For details as to the specific time frame, please refer to the actuarial documents for the insured county.

Policyholders may select a PACE coverage level from 75% to 90%, in 5% increments. This coverage level may differ from the level selected for the underlying policy.

Application and Reporting Requirements

The policyholder must declare which units will receive PACE coverage before the sales closing date.

At **application**, the policyholder must provide the percentage of nitrogen which they intend to apply pre-application and the percentage which will be applied post-application. They will also provide the intended nitrogen application rate per acre.

The **acreage report** must include, per unit, the intended nitrogen application rate (for both pre- and post-application); the actual application rate for pre- and post-application; the number of acres on which nitrogen was split-applied; and the actual planting date.

The policyholder must also submit a **Producer Nitrogen Report** in the case of a possible loss, which will detail the policyholder's nitrogen practices and applications. This report must be accompanied by supporting documentation, such as sales receipts and other records, which indicate the type and amount of fertilizer purchased and the purchase date.

Important Dates

Sales Closing Date	March 15
Cancellation Date	March 15
Termination Date	March 15
Acreage Reporting Date	July 15
Premium Billing Date	August 15
Contract Change Date	November 30