PASTURE, RANGELAND, FORAGE (PRF)

PROTECT YOUR OPERATION FROM LACK OF PRECIPITATION WITH PRF INSURANCE

ABOUT PASTURE, RANGELAND, FORAGE – RAINFALL INDEX (PRF-RI)

- Area based plan, operating on approximately a 17 x 17 mile numbered grid system
  - 0.25 Degree Longitude by 0.25 Degree Latitude
- Covers lack of normal precipitation in two-month insurance periods on a smaller grid basis versus a county-based plan
- Available in 48 contiguous states and Hawaii
- PRF is eligible on both owned and leased acreage

HOW IT WORKS

- Coverage is based only on lack of precipitation within coverage grids rather than individual farms
- Losses are paid when the final grid index falls below the insured's coverage level
- You choose
  - **Coverage Level:** 70% to 90%, in 5% increments *(CAT is not available)*
  - **Productivity Factor:** 60% to 150%, in 1% increments
  - **Index Intervals:** You choose at least two 2-month periods where precipitation is important to your business

RAINFALL INDEX INTERVAL PERIODS

- Crop year begins January 1 and ends December 31
- PRF has 11 flexible, two-month periods that cannot overlap
- Minimum of two intervals (four months total) per crop year must be insured under the PRF program

POLICY HIGHLIGHTS

- PRF coverage/pricing designed to account for replacement/supplemental feed costs associated with lack of precipitation
- Irrigated hay practice available in some states. Designed to cover above normal irrigated expenses when there are precipitation shortfalls
- No loss adjustment needed and no production requirements
- Subsidy rates: from 51% to 59% depending on coverage

SALES CLOSING DATE AND ACREAGE REPORTING DATE IS DECEMBER 1ST

American AgCredit

NOW IS THE TIME TO PROTECT YOUR OPERATION WITH PRF INSURANCE

agloan.com/insurance I (800) 800-4865