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**85% of all hail losses result in less than 25% damage.
 Why purchase coverage where you need it the least?**

Insure your whole crop without paying for overlapping coverage with ARMtech's

APH-Based Crop Hail (ACH) Program!

With any Federal Subsidized Crop Insurance program, you (as the producer), assume the risk on the top portion of your crop.

With traditional hail programs added to your MPCPI or Revenue Policy, you have overlapping coverage and pay more in premiums than is necessary.

The ARMtech ACH program works jointly with your MPCPI or Revenue Policy to offer you excellent coverage at an affordable price. Remember, hail is a covered peril under your Multiple Crop Insurance or Revenue Policy, but not until it exceeds your deductible under that policy.

With ARMtech, put the hail coverage where you need it most, above the guarantee established by your MPCPI or Revenue Policy.

We use your MPCPI Actual Production History and multiply it by 115%(this percentage is used for most crops). This allows for the average and above average year yields. The bushels guaranteed under your Federally Subsidized MPCPI or Revenue Policy are then subtracted and the remaining bushels are multiplied by the applicable MPCPI or Revenue Policy base price election. This is your ACH guarantee. See the example below.

In the event of a hailstorm, you must notify your agent. An adjuster will determine the percentage of loss. This loss cannot be paid until the crop is harvested, since the ACH Program is based on the harvested production.

With ARMtech's ACH Program you can cut costs and still maintain excellent coverage.

EXAMPLE:

How do we arrive at the APH Based Crop Hail guarantee?

Our example is based on 150 Bushels APH with 70% CRC Coverage

150 bushels MPCPI APH X 115%* = 173 bushels MPCPI/ACH unit guarantee

150 bushels MPCPI APH X 70% CRC coverage = 105 MPCPI guaranteed

MPCPI/ACH unit guarantee of 173 bushels-105 bushels MPCPI guarantee = **68 bushels ACH guarantee**

*This percentage is not used for all crops. See your agent to verify percentage. This is not an offer of insurance. ACH is not available for all crops nor in all states. See your independent agent for more information.

**LOSS COMPARISON
 ACH versus Regular Hail**

APH-Based Crop Hail (ACH)

173 Bushels per acre guarantee X 20% hail loss = 34.6 bushels per acre loss X \$2.50 (estimated price elect) = **\$86.50** per acre loss payment*

Regular Hail

\$200 Crop Hail Coverage X 20% hail loss = **\$40** per acre loss payment

*Assuming that harvested production does not exceed 138 bushels per acre. ACH comparison based on 20% Hail Loss (determined by an adjuster with a minimum of 5% loss policy)

**Ask your agent
 about ARMtech APH
 -Based Crop Hail
 (ACH) Program
 TODAY!**