

Washington National Office — Washington, DC

December 2020



- Adverse weather conditions, including natural perils such as drought and excess precipitation;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insects and plant disease, except for insufficient or improper application of pest or disease control measures;
- Wildlife; or
- Volcanic eruption.

Additionally, we will not insure against:

- Levels of tetrahydrocannabinol (THC) in excess of 0.3 percent on a dry weight basis, in accordance with the Agriculture Improvement Act of 2018 and applicable Federal regulations;
- Failure to follow requirements contained in the processor contract;
- Any harvested production infected by mold, yeast, fungus, or other microbial organisms; or
- Any damage or loss of production due to the inability to market the hemp for any reason other than actual physical damage to the hemp from an insurable cause of loss.

Hemp is insurable if:

- You have a share in the crop;
- You have at least one year of history producing the crop;
- It is a type listed in the actuarial documents;
- Premium rates are provided by the actuarial documents;
- It is grown under a processor contract executed by the applicable acreage reporting date;
- It is grown under an official certification or license issued by the applicable governing authority that permits production of the hemp;
- It is planted for harvest as hemp in accordance with the requirements of the processor contract and production management practices of the processor; and
- It is planted to an adapted variety and not a variety prohibited by the applicable governing authority. Refer to the Hemp Crop Provisions.

If a damage or loss occurs you must:

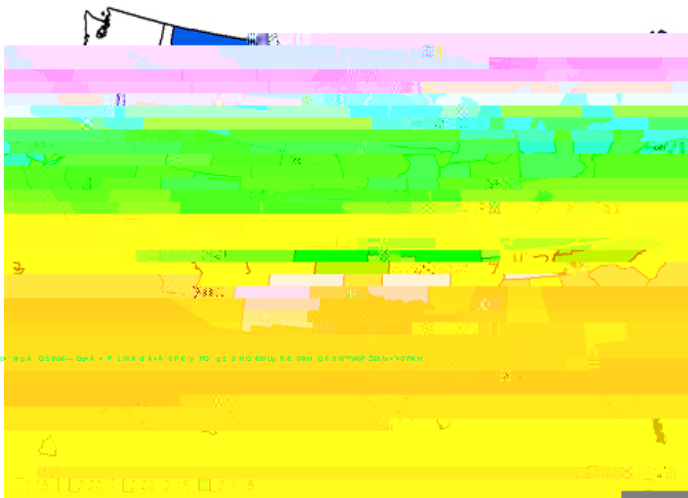
- Provide to our loss adjuster a copy of your certification form or official license for the current crop year for the applicable insured county prior to the completion of any claim;
- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage, but not later than 15 days after the end of the insurance period;
- Leave representative samples for each field of the damaged unit; and
- If insured acreage of the insured type is damaged during the insurance period by an insured cause of loss, and you intend to harvest the acreage before the final THC level is determined by the applicable governing authority, you must provide us notice.

Coverage begins at the later of when we accept your application or the date when the crop is planted in the field, and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of loss;
- Abandonment of the crop; or
- October 31.

See Crop Provisions for additional information.

Sales Closing (2021 and later) ... January 31, February 28, or March 15
 Acreage Report DueJuly 15 or July 31
 CancellationJanuary 31, February 28, or March 15



*Program may not be available in all counties.

You must file a report of hemp acreage with your crop insurance agent by the acreage reporting date. Consult your crop insurance agent for more information and specific reporting requirements.

