

What are My Options?

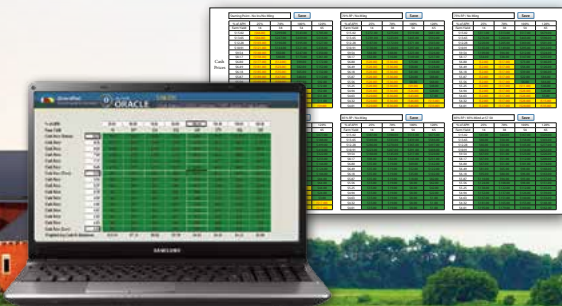
Your DCIS Agent has the tools in place to help you determine if ARPI is the right policy for you. We can provide side-by-side comparisons with ARPI's three options or show you additional options such as Revenue Protection (RP).

Why Choose Diversified Crop Insurance Services?

Building a sound risk management plan is a vital part of managing a profitable farming operation, but it can be a cumbersome process involving detailed analysis and hours of planning. DCIS continues to develop state of the art software programs to take some of that burden off your shoulders. Available exclusively to DCIS customers, the Ag Profit Oracle (APO) is revolutionizing the way farmers market their crops and manage their risk.

By utilizing the APO, you are able to quickly and simply test how different crop insurance, marketing decisions, and farm programs will impact your net profitability - giving you an advantage when building your risk management plan.

For a personal review of your options, contact a DCIS Agent today!



Diversified Crop Insurance Services

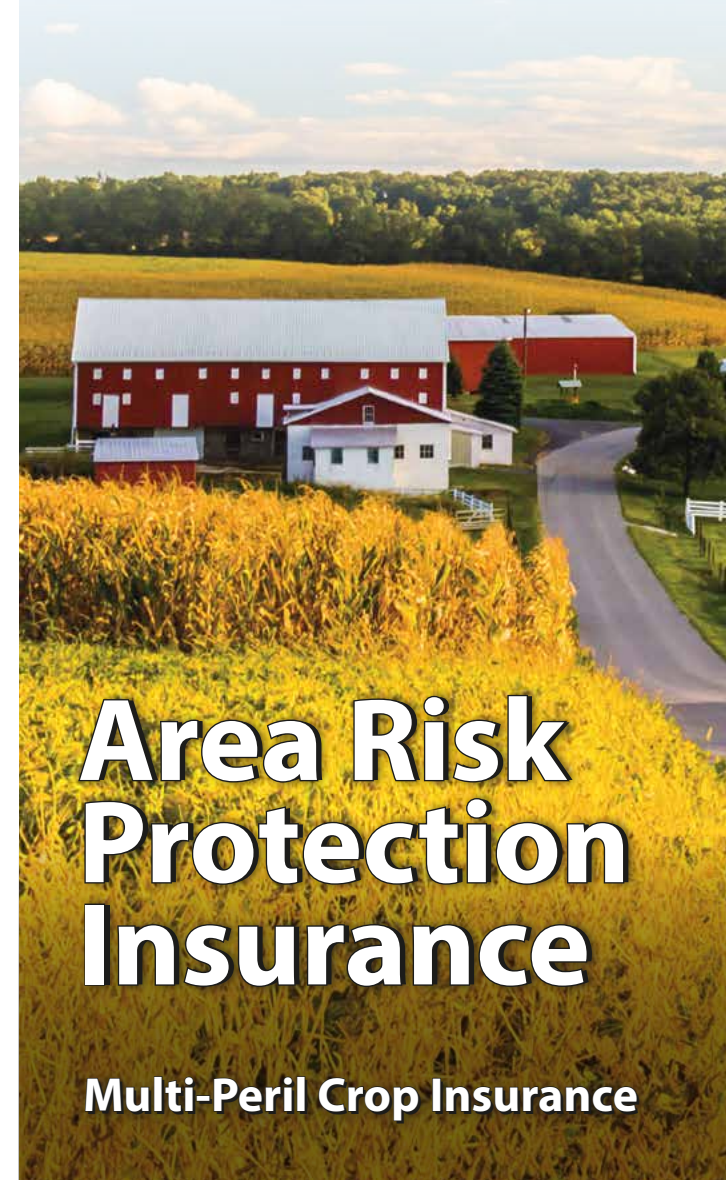
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**Diversified
Crop Insurance Services**



Area Risk Protection Insurance

Multi-Peril Crop Insurance

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Expect More.



Diversified
Crop Insurance Services

What is Area Risk Protection Insurance (ARPI)?

Area Risk Protection Insurance (ARPI) is an insurance plan that provides coverage based on the experience of an entire area, generally a county.

Three Plans

Area Revenue Protection (ARP)

Covers against loss of revenue due to a county level production loss, price decline, or combination of both, and includes upside harvest price protection.

Area Revenue Protection with Harvest Price Exclusion (ARP-HPE)

Covers against loss of revenue due to a county level production loss, price decline, or a combination of both.

Area Yield Protection (AYP)

Covers against loss of yield due to a county level production loss.

All three plans have one set of basic provision and crop provision documents.

Crops Covered

Corn, Cotton, Forage Production, Grain Sorghum, Popcorn, Rice, Soybeans, and Wheat

** Plan availability varies by crop.*

Protection Factors

Unless otherwise specified in the Special Provisions, these range from 80–120%.

Coverage Levels

CAT Coverage (65/45) for Area Yield Protection (AYP)

Additional Level Coverage

The insured may select any coverage level shown on the actuarial documents for each crop, type, and practice. Call your DCIS Agent for more information regarding your options.

Acreage Reporting

An annual acreage report must be submitted. The acreage report must include the amount of acreage of the crop in the county (insurable and NOT insurable) in which you have a share, the last date any acreage of the insured crop was planted, and the number of acres planted by such date; your share at the time coverage begins; the practice; the type; and the land identifier for the crop acreage (eg. legal description, FSA farm number or common land unit number if provided to you by FSA) as required on our form. **Acreage initially planted after the final planting date must be reported as uninsurable.**

Production Reporting

An annual production report must be submitted unless otherwise specified in the Special Provisions.

If production is not reported the insured will be limited to the 80% Protection Factor for the succeeding crop year.

Insured Crop

The insured crop will be what is shown on your accepted application and as specified in the Crop Provisions or Special Provisions, and **MUST** be grown on insurable acreage.

Uninsured Crop

A crop which will **NOT** be insured will include, but will not be limited to, any crop:

- That is not grown on planted acreage;
- That is a type not generally recognized for the area;
- For which the information necessary for insurance is not included in the actuarial documents;
- That is a volunteer crop;
- Planted following the same crop on the same acreage and the first planting of the crop has been harvested in the same crop year unless specifically permitted by the Crop Provisions or the Special Provisions;
- That is planted for experimental purposes;
- That is used solely for wildlife production or management.

