AREA PLANS

Area Risk Protection Insurance (ARPI) plans are continuous policies that offer protection against county-wide losses. Individual losses are not covered. Indemnities are only paid if the county average revenue (or yield) falls below the trigger revenue (or yield).

ARPI plans cover the following crops: corn, cotton, forage*, grain sorghum, popcorn, rice**, soybeans, and wheat.

Forage is only available with AYP.
***Rice is currently a pilot program for all ARPI plans.*

Area Revenue Protection (ARP)
Protect yourself against county-wide revenue losses, yield losses, or both with ARP. ARP losses are based on the county revenue, as determined by the Risk Management Agency (RMA), and the use of the harvest price. ARP includes upside harvest price protection.

Area Revenue Protection with Harvest Price Exclusion (ARP-HPE)
Protect yourself against county-wide revenue losses, yield losses, or both with ARP-HPE. ARP-HPE losses are based on the county revenue, as determined by RMA and the harvest price. ARP-HPE does not include upside harvest price protection.

Area Yield Protection (AYP)
Purchase AYP to protect yourself against a county-wide yield loss. AYP losses are based on a county trigger yield as determined by RMA.

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Our commitment to you

We take pride in being a customer-focused organization through our expertise, engagement, and insight. Our commitment to service has never wavered and with our parent company, QBE Insurance Group, we can provide the best financial stability.

For more information about the process described in this brochure, consult your NAU Country Agent or policy provisions today!

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1.888.NAU.MPCI

This brochure is only an overview of the described product. It does not include all features, exclusions, or limitations.

Multi - Peril Crop Insurance policies

Purchase Multi-Peril Crop Insurance (MPCI) coverage to protect yourself from a wide range of perils.

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INDIVIDUAL PLANS

Individual Plans are based upon an individual yield loss and, in some plans, a decline in price due to a wide range of perils.

Revenue Protection, Revenue Protection with Harvest Price Exclusion, and Yield Protection use the Commodity Exchange Price Provisions (CEPP) to determine the prices. Eligible crops for these plans include barley, canola/rapeseed, corn, cotton, dry beans*, dry peas*, flax, grain sorghum, oats, peanuts, popcorn**, rice, rye, soybeans, sunflowers, weaned calf, and wheat.

**Prices are set based on the dry bean and dry pea revenue endorsements.*

***Prices are set by applying a factor to the corn price determined in accordance with the CEPP.*

Revenue Protection (RP)
Insure against revenue loss due to a decrease in yield and/or price with RP. The final revenue guarantee is based on the higher of the projected price or harvest price, therefore providing upside price protection.

Revenue Protection with Harvest Price Exclusion (RP-HPE)
Insure against revenue loss due to a decrease in yield and/or price with RP-HPE. The final revenue guarantee is based only on the projected price, therefore providing no upside price protection. However, production to count will be valued at the harvest price in the event of a claim.

Yield Protection (YP)
Protect yourself against production losses due to a decrease in yield.

Actual Production History (APH)
Protect yourself against production losses due to a decrease in yield. APH differs from Yield Protection in that the RMA sets the price elections.

Actual Revenue History (ARH)
Insure against losses due to low yields, low prices, or a combination of both, based on your individual ARH. Only oranges and cherries are eligible for ARH.

	INDIVIDUAL PLANS					AREA PLANS		
	YP	RP	RP-HPE	APH	ARH	AYP	ARP	ARP-HPE
Coverage type	Yield	Revenue	Revenue	Yield	Revenue	Yield	Revenue	Revenue
Coverage levels [1]	50-85% [2]	50-85% [2]	50-85% [2]	50-85% [2]	50-75%	70-90%, 65% CAT	70-90%	70-90%
Price coverage	55-100% of the projected price	Projected price or harvest price [3]	Projected price	60-100% of RMA price CAT: 55% of RMA price	50-75% of ARH CAT: Unavailable	County yield × 80-120% × projected price; CAT [4]: county yield × 80-120% × 45% of the projected price	County yield × 80-120% × projected or harvest price [3]	County yield × 80-120% × projected price
Maximum price increase	–	Factor of 2.0	Factor of 2.0	–	–	–	Factor of 2.0	Factor of 2.0
Guarantee	APH × coverage level	APH × coverage level × projected or harvest price [3]	APH × coverage level × projected price	APH × coverage level	ARH × coverage level	Dollar-amount-of-protection per acre	Dollar-amount-of-protection per acre	Dollar-amount-of-protection per acre
Unit structure [2]	Basic (BU) Optional (OU) Enterprise (EU) Whole farm (WU)	Basic (BU) Optional (OU) Enterprise (EU) Whole farm (WU)	Basic (BU) Optional (OU) Enterprise (EU) Whole farm (WU)	Basic (BU) Optional (OU) Enterprise (EU)	Basic (BU) Optional (OU)	One county unit	One county unit	One county unit
Administrative fees	$30 buy-up, $655 CAT	$30	$30	$30 buy-up, $655 CAT	$30	$30 buy-up, $655 CAT	$30	$30
Required records	APH	APH	APH	APH	ARH	Production report	Production report	Production report
Hail and fire exclusion	Yes	Yes	Yes	Yes	No	No	No	No
Written agreements	Yes	Yes	Yes	Yes	No	No	No	No
Notice of loss	Required	Required	Required	Required	Required	Not required	Not required	Not required
Loss adjustment process	Required	Required	Required	Required	Required	–	–	–
Replant coverage	Yes (except CAT)	Yes	Yes	Yes (except CAT)	No	No [5]	No [5]	No [5]
High risk land coverage	Yes [6]	Yes [6]	Yes [6]	Yes	No	Yes	Yes	Yes
High risk land exclusion	Yes	Yes	Yes	Yes	No	No	No	No
Late planting	Yes	Yes	Yes	Yes	–	No	No	No
Prevented planting	Yes	Yes	Yes	Yes	–	No [5]	No [5]	No [5]
Indemnities paid if...	...your production-to-count is less than your guarantee.	...your harvest value is less than your final revenue guarantee.	...your harvest value is less than your final revenue guarantee.	...your production-to-count is less than your guarantee.	...your total-revenue-to-count is less than your revenue guarantee.	...the payment yield is less than your trigger yield.	...the county revenue is less than your trigger revenue.	...the county revenue is less than your trigger revenue.

1 Coverage levels are available in increments of 5%. 2 Check the actuarial for availability. 3 The "Higher Of" the projected or harvest price is used. 4 Check the special provisions for availability.
5 Private named peril coverage is available. 6 Elective coverage is available in select areas with the High-Risk Alternate Coverage Endorsement; check availability.