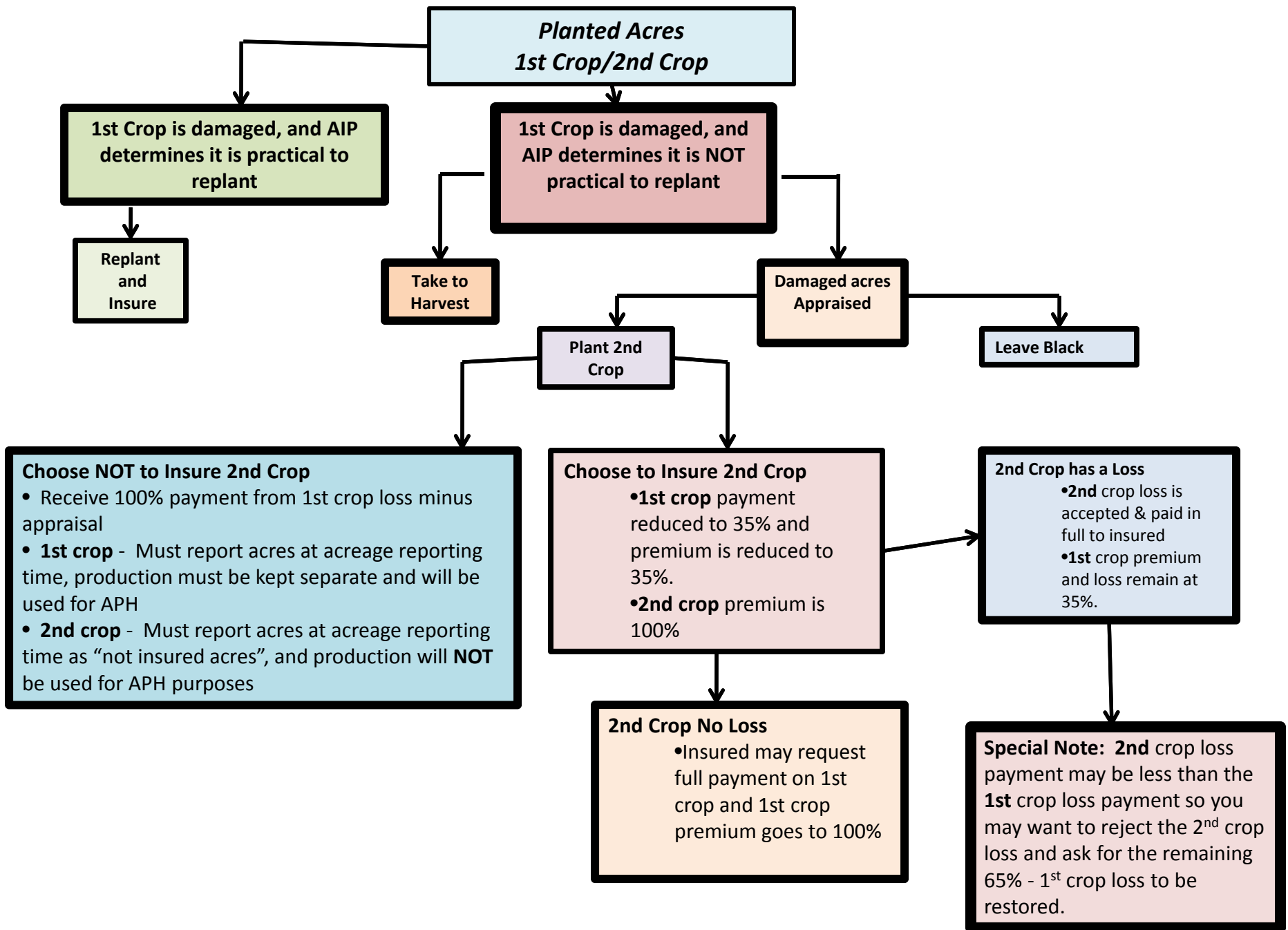


1st Crop/2nd Crop flow chart
Prevent Plant flow chart



Prevent Plant on 1st Crop

No 2nd Crop Planted

- 100 % PP on 1st Crop (55% of regular gty)
 - An approved cover crop may be planted anytime after final plant date of the prevented planted crop
 - Cover Crop can't be hayed or grazed until November 1st; never harvested.
 - Only certain crops qualify as cover crops.
 - A cover crop is defined as: "A crop generally recognized by agricultural experts as agronomical sound for the area for erosion control or other purposes related to conservation or soil improvement."
 - The cover crop qualifications are detailed in the PP handbook.

***APH Impact if No Crop Planted
(Except An Approved Cover Crop)
NO IMPACT***

2nd Crop Planted

- 2nd crop may not be planted until after the late plant period for the 1st prevented plant crop June 15th
 - 25 days, for most crops, after Final Plant Date

Choose to Plant 2nd Crop:

- 2nd crop automatically insured if crop is on policy
- 2nd crop – Premium is 100% and eligible to receive full indemnity
- 1st crop – Indemnity reduced to 35%
- 1st crop – Premium reduced to 35%
- 65% remaining PP indemnity can not be restored regardless of 2nd crop loss

APH Impact if 2nd Crop Planted

- 1st Crop (PP) – 60% of approved APH yield for prevent planted acres
- 2nd Crop – APH calculated off actual production

Revised 6/26/10