High temperatures can cause crops to abort fruit, bolt or wither, potentially shrinking yields over 50%. Shield your income with WeatherBill Heat Stress Protection.

High heat threatens crop development, particularly when it occurs during reproductive stages such as grain filling for wheat or flowering for soybeans. Hot weather also reduces yields by triggering bolting and weakening fruit set in flowering crops.

WeatherBill Heat Stress Protection insurance allows you to reduce losses from heat stress by paying when temperatures exceed your threshold. You specify the temperature and your dates of risk, as well as how much you want to get paid per acre. If the weather is hot, the policy pays.

With Heat Stress Protection, there is no claims process required. WeatherBill will send you a check automatically if temperatures are high, compensating you immediately.

WeatherBill Heat Stress Protection Benefits
- Insures against high temperatures that threaten quality and yield.
- Provides coverage for all or a portion of your land.
- Insure as much of your crop value as needed.
- Available nationwide, for any crop.
- Works as independent insurance or supplement to Federal Crop Insurance (MPCI).
- No claims process required. Policyholders are paid automatically at end of policy period.

To receive a custom quote for Heat Stress Protection, contact your Agent.
Heat Stress Protection: Insurance To Protect Against Any Level of Loss

You pick the station closest to your fields, policy period representing your risk, days of heat stress that will cause loss and level of coverage that limits those losses.

Heat Stress Protection can be customized for any level of risk—from basic coverage that insures against large losses from extreme heat to more comprehensive coverage that insures against smaller losses from a few hot days.

Level I: Basic Insurance
Affordable coverage that prevents the worst losses from heat stress.

Level II: Standard Insurance
Increase your coverage per heat event to create mid-level protection for a wider range of risk.

Level III: Comprehensive Insurance
Fully insure your potential losses for any amount of heat to get the most comprehensive insurance.

How Does WeatherBill Determine Coverage Cost?
WeatherBill operates a sophisticated weather tracking and forecasting system to assess risk and determine premiums. Factors that can influence pricing include:

- **Historical observations**
  Past weather events at the insured location, including recent trends and changes in weather patterns.

- **Short-range forecasts**
  The closer to the start date you purchase your insurance, the greater the influence of forecasts.

- **Current weather conditions**
  Current drought, cold-spell or other prolonged weather conditions.

- **Climate outlook models**
  El Nino and other large-scale weather indicators.

- **Long-term trends**
  Warming, cooling and other long-term trends.

How is the Weather Monitored?
WeatherBill’s platform integrates real-time, independently reported weather measurements generated by the National Weather Service and recognized regional meteorological organizations. Weather measurements are obtained through a range of land-based stations, enhanced and quality controlled using radar and satellite data.

How Do I Get Paid?
All WeatherBill insurance products carry an A.M. Best “A” rating. During the policy period, you or your agent can view the measurements online at any time. Payouts are determined solely by independently reported weather measurements, eliminating the need for a claims process or payment waiting period. If payment is due WeatherBill will send you a check automatically. Checks are sent within 10 days of the end of your policy period.

To receive a quote for weather insurance, contact your agent.