Frequent rainfall waterlogs soil and crops, leading to sprouting, mold, and fungus. This growing season, don’t let recurring rain hurt your income.

When rainfall is frequent, even low levels of precipitation can cause significant damage. For example, daily rainfall at the end of the growing season causes wheat to sprout and suffer from low test weight. Crops with tight harvesting schedules suffer key delays. Other crops can develop fungus that result in total loss.

WeatherBill Rainy Days Protection insures against losses from frequent rainfall by paying out based on the number of rainy days that occur during the policy period. You choose the location where rainfall is measured and the dates of coverage. You define the rain threshold that defines a rainy day and the number of rainy days that trigger payout. The more rainy days that occur during your policy period, the greater the payout.

Rainy Days Protection is available for all or just a portion of your acres, for any crop, nationwide. There is no claims process required. WeatherBill will send you a check automatically if there are too many rainy days, compensating you immediately.

WeatherBill Rainy Days Protection Benefits

• Pays based on the number of rainy days over the policy period.
• Protects against rain that can cause quality loss such as wheat sprouting.
• Compensate for yield loss from rain that can leech nutrients from crop and spread fungus and rot.
• 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.

Agent:
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.