



How WeatherBill Works

WeatherBill provides weather coverage — contracts that pay out based solely on specified weather conditions. Whether your concerns involve drought, excess rain, heat, or freeze, WeatherBill offers a range of products that you can customize to protect you from specific weather risks:

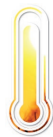


Spring Freeze Protection

Pays for a freeze that lowers yield or requires replanting.

Fall Freeze Protection

Pays if a freeze hits before crops reach maturity.



Low Heat Units Protection

Pays if a cool summer prevents crops from maturing before the first killing freeze.

Corn Pollination Heat Protection

Pays for high temperatures that jeopardize pollination.



Rain on Planting Protection

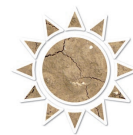
Pays if growers can't plant during their ideal period.

Rain on Harvest Protection

Pays for rain that decreases crop quality and yield.

Rain on Hay Protection

Pays for rain that turns premium alfalfa into feeder hay.



Drought Protection

Pays for lack of rain that decreases crop quality and yield.

Rangeland Drought Protection

Pays for lack of rain that reduces forage and raises feed costs.

WeatherBill provides additional types of weather coverage to fit any weather risk. Contact your crop insurance agent for details.

SEE NEXT PAGE TO UNDERSTAND HOW WEATHER COVERAGE WORKS.

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How Do I Get Customized Weather Coverage?

WeatherBill's unique web-based platform allows you or your Agent to instantly customize and quote the weather coverage product that fits your needs.

You can customize your weather coverage in 5 simple steps:

1. Select your location using the interactive map
2. Choose the start and end dates of coverage
3. Select the specific weather condition you need to get paid for, such as the temperature of a freeze, the percent of normal rainfall, or total heat units desired
4. Specify your maximum level of coverage per acre
5. Specify the number of acres you would like to quote

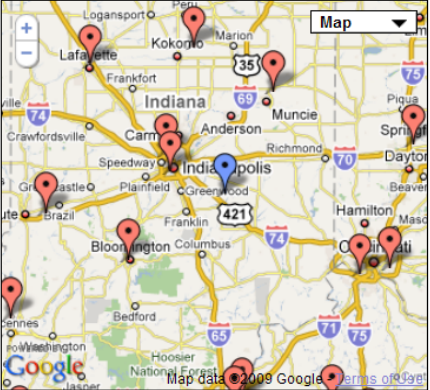
Once you have a quote that matches your risk and your budget, your agent can lock in your coverage in minutes.

How is the Weather Monitored?

WeatherBill's platform integrates real-time, certified weather measurements generated by the National Weather Service and recognized regional meteorological organizations. Weather measurements are obtained through a range of land-based stations, satellite observation sources and radar enhanced "grids".

EXAMPLE: FREEZE PROTECTION

Location [?](#)
Shelbyville, IN



Selected Location: Shelbyville Municipal Airport, Shelbyville, IN

Dates [?](#)
Start Date: Decline Date: End Date:

Terms [?](#)
Freeze Temperature: ≤ °F
Maximum Coverage: \$ per acre
Number Of Acres:

How Does WeatherBill Determine Coverage Cost?

WeatherBill operates a sophisticated weather tracking and forecasting system to assess risk and determine the price of coverage. Factors that can influence pricing include:

Historical Observations:

Past weather events at the covered location, including recent trends and changes in weather patterns

Short-Range Forecasts:

The closer to the start date you purchase your coverage, 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

In addition, the level of risk held by WeatherBill at a specific location or region may also influence pricing. To ensure secure and reliable coverage, WeatherBill will limit exposure to any particular peril over a particular range of dates. Thus, pricing may increase if you purchase late in the season.

How Do I Get Paid?

WeatherBill is backed by Nephila Capital Ltd., one of the world's largest weather risk and catastrophe reinsurance funds, with over \$2 billion in risk capital. To guarantee payment, WeatherBill contracts are collateralized with cash put into escrow accounts at the Bank of New York.

During the coverage period, you or your agent can view the measurements online at any time. Payouts are determined solely by independently audited weather measurements, eliminating the need for a claims process, proof-of-loss or payment waiting period. WeatherBill settles your contract automatically — checks are sent within 10 days of the end of your coverage period.

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

* WeatherBill is not an insurance company, and our coverage is not an insurance policy.