OVERVIEW

Rain on Planting Protection allows growers to protect themselves from losses if rain prevents planting from being completed on schedule. Coverage is highly flexible, allowing it to be customized for every grower’s unique planting conditions and budget.

YOU CHOOSE:
1. The number of planting days needed
2. Your optimal planting window
3. The amount of rainfall that will delay planting
4. The payout if excess rain results in insufficient planting days

At the end of the coverage period, Rain on Planting Protection pays out automatically for any planting days delayed past the optimal planting window. You get paid quickly, with no claims process, proof of loss or additional paperwork required.
Coverage Applications

While Rain on Planting Protection offers the flexibility to customize coverage in hundreds of different ways, WeatherBill has found that growers typically purchase coverage to achieve three distinct goals:

1. Protect Optimal Yield Potential:
Growers invest heavily in seeds with the potential to produce record yields, but that potential is lost if they do not get planted during the optimal period. By paying growers for rain that can delay planting, Rain on Planting Protection reduces potential losses from lower yields. To protect against yield loss, coverage is typically structured to pay $20-$80/acre if the grower does not receive adequate planting days during a 14-21 day “ideal” early planting period. The coverage per acre is usually based on the grower’s estimate of his potential yield loss, compared to the potential optimal yield if the seeds had been planted in an ideal time frame.

2. Supplement Prevented Planting Insurance:
Crop insurance provides most growers some protection against the possibility of prevented planting, yet falls short of fully covering this risk. Growers looking to supplement their Prevented Planting Insurance are using Rain on Planting Protection. By customizing coverage to pay out the difference between potential losses and their Prevented Planting Insurance payout, growers can ensure that their entire loss is covered. Typically, coverage is customized to pay out around $100/acre if adequate planting days do not occur before the Prevented Planting date.

3. Add-On Coverage for Bottom/Muck Ground:
Many farmers have bottom-ground acres where moisture tends to accumulate, requiring an extended stretch of dry weather to allow planting. With the growing popularity of Enterprise Units, these bottom-ground acres are often undercovered by crop insurance. As a result, a yield loss on these acres may not result in a crop insurance payment. Growers are using a portion of the savings received from switching to Enterprise Units to purchase targeted Rain on Planting Protection. When buying Rain on Planting Protection for bottom ground-acres, growers typically choose a very restrictive definition of what makes a good planting day. This ensures that they will be covered if they do not receive the two or three very dry days they need to plant their bottom-ground acres during the planting period.
Key Terms

**Planting Day**
A day with less than 0.1” of rain and with dry weather in the preceding days (as specified in the “Define Planting Day” section).

**Ideal Period Start**
This is the earliest date for optimal planting to begin. This date can be the optimal first day to begin planting based on your region, or the day that you will need to start field work such as tillage or fertilization to get planted on time.

**Delayed Period Start**
The date after which planting is no longer optimal, resulting in potential yield reduction or additional costs. Delayed Period coverage amount applies to any acres planted from this date until the Late Period Start date.

**Late Period Start**
The date after which significant loss may occur. Late Period coverage amount applies to any acres planted from this date onwards.

**Coverage - Delayed Period**
The amount of coverage for any acres planted during the Delayed Period.

**Coverage - Late Period**
The amount of coverage for any acres planted on or after the Late Period Start date.

**Rain on Planting Periods:**
The graphic below illustrates how the Ideal, Delayed, and Late Periods are defined by the input dates:
Frequently Asked Questions

How does Rain on Planting Protection work?
Rain on Planting Protection pays if rain delays any planting days past the Ideal Period or the Delayed Period. You choose the number of planting days needed, the amount paid per acre planted late, and the dates that define your planting periods. Payouts are determined based on whether or not there were sufficient dry days for planting to occur in your Ideal Period.

Do I need to submit any acreage reports?
No. There is no need to submit any paperwork for the number of acres planted. The coverage payout is determined by weather conditions - specifically whether the rainfall during your coverage period allowed for suitable days for planting. At the end of the coverage period payment is made automatically with no need for additional adjustment or paperwork.

How will you know if I actually got planted on a given day?
Because the coverage is based on rainfall amounts at your specified location, there is no verification of how much planting took place on each day. Based on the rainfall amounts during the coverage period, the coverage determines which days were suitable for planting and calculates your payout accordingly.

Why do you measure rainfall using National Weather Service grids?
Rainfall can occur over distinct areas of your property over different times throughout your planting season. By measuring rainfall over a specified grid, we are able to more accurately represent the total rainfall risk over all of your acres. This is ideal for agricultural use when compared to relying on a single weather station which can fail to capture rainfall events over all of your acres. Rainfall values are reported each day for each grid by the National Weather Service using all of the surrounding weather data (ground weather stations, satellite and radar readings) to create a daily value for each grid.

How are my Planting Days determined?
A “Planting Day” is one in which less than 0.1” of rain fall on that day, and rainfall over the previous days is below your customized threshold.

WeatherBill allows you to define both the number of past days considered, and the rainfall threshold over those days which will make a day “too wet to plant.” This flexibility allows you to protect your planting days for any growing condition - even challenging growing conditions such as wet and heavy soil that causes even small rainfall events to delay your operation.
**What if I want to change how Planting Days are determined?**

You can edit the rainfall conditions by clicking the edit link in the Define Planting Day section. This will allow you to change, add or delete the conditions that determine a planting day. For example, you can specify that a planting day must have less than .25” of rain in the preceding day, less than 2” of rain in the preceding 3 days and less than 5” of rain in the preceding 10 days. The rainfall thresholds are the sum of the daily rainfall amounts over the preceding number of days specified.

**What should I enter for the Number of Planting Days Needed and Number of Acres?**

The Number of Planting Days Needed is determined by how many days you need to be dry enough for planting or field work - either to complete planting over your entire farm, or to complete planting over the portion of your acres you are concerned about protecting.

**What if I want to cover days of fieldwork prior to planting such as tillage and fertilization?**

If you need a certain number of dry days for any type of field work these days can be covered as well.

**How are premiums calculated?**

Premiums are calculated largely on the likelihood of loss. If the coverage you are pricing would have resulted in a loss only once in the last ten years it will be less expensive than coverage that would have resulted in a loss in 8 of the past 10 years.

If you have priced coverage that seems expensive given your financial risk, examine the historical payouts. Is the contract showing that it would have paid out in years when you did not have a loss? If so, try adjusting elements of the coverage such as the planting dates and the previous days’ rainfall thresholds until it only shows payouts in problem years. If you want help building ideal coverage, please contact your agent or WeatherBill representative.

**How is the payment amount determined?**

Rain on Planting Protection permits two types of payout: Delayed Period Payout and Late Period Payout.

The Delayed Period Payout is determined by multiplying the number of Planting Days in the Delayed Period by the number of acres planted per Planting Day. This determines the number of acres planted during the Delayed period. The Delayed Period payout amount is multiplied by the number of acres planted in the Delayed Period to determine total Delayed payout amount.

The Late Period Payout is determined by multiplying the number of Planting Days in the Late Period by the number of acres planted per Planting Day. This determines the number of acres planted in the Late Period. The Late Period payout amount is multiplied by the number of acres planted in the Late period to determine the total Late Payout amount.

The total Delayed Period payout amount and the total Late Period payout amount are added together to determine total coverage payout.

**NOTE:** The “Number of Acres” divided by “Number of Planting Days Needed” determines the acres per Planting Day.
What should I enter for the Payout Amounts?
The payout amounts should be based on the potential loss per acre if an acre is planted after the Delayed or Late Period Start Date. For instance, if planting after your Delayed Period Start Date will result in a reduction in yield of 10 bushels per acre, and the estimated price per bushel is $4.00, then a value of $40.00 per acre is appropriate. If planting after the Late Period Start date will result in a reduction in yield of 30 bushels per acre, and the estimated price per bushel is $4.00, then a value of $120.00 per acre is appropriate for the Late Period coverage amount. These values can also be used to estimate coverage for any other operational costs you may incur due to wet weather during your key planting period.

Example
The graphic below illustrates a sample contract with each days rainfall amounts, which days qualify as Planting Days, and the rainfall conditions used to determine Planting Days: