

## OPTIONAL ENDORSEMENTS

- Advantage Hail
- Green Snap Wind Coverage
- Prevented Plant & Replant
- Crop Hail Production Plan
- Tobacco Wind
- Replant Option



Not ALL endorsements are available on all crops in ALL States. Please contact your local DCIS Agent for more details.

**Together**  
we can achieve  
the **Extraordinary!**

## MORE THAN JUST THE BASICS

### DXS-5

Under this provision, any loss will not be covered until the percentage of loss per acre exceeds 5%, multiplied by a factor of 1.25. Once the percentage of loss equals or exceeds 25%, this provision will not longer apply.

### DXS-10

Under this provision, any loss will not be covered until the percentage of loss per acre exceeds 10%. The percentage per acre payable will be the percent in excess of 10%, multiplied by a factor of 1.25. Once the percentage of loss equals or exceeds 50%, the provision will no longer apply.



**Diversified  
Crop Insurance Services**

A Company of **CGE** Enterprises, Inc.

*Diversified Crop Insurance Services is a company of  
CGE Enterprises, Inc. and is an equal opportunity provider.*

# Crop Hail Insurance



**Diversified  
Crop Insurance Services**

## RULES AND GENERAL INFORMATION

Contact DCIS Corporate Office for rates and approval of crops not listed.

### OUR MISSION

At Diversified Crop Insurance Services, our roots in risk management run deep. Our company has been working with farmers to develop such plans since 1969. We understand that developing a risk management plan is not as simple as buying a policy every year. It requires a deep understanding of each farmer's unique needs.

Farmers can tell a difference as soon as they develop a relationship with DCIS agents.

Our commitment to service goes beyond making the right decision. Our claims and underwriting staff have experience and understanding that make you better than the rest.



### COVERAGE

Policies written cover loss to crop insured thereunder against the perils of:

- A) Hail
- B) Fire and Lightning
- C) Transit Coverage
  - i. Fire and lightning
  - ii. Windstorm
  - iii. Collision
  - iv. Overturn
  - v. Collapse of bridges, docks and culverts
- D) Fire department Service Charges
- E) Vandalism and Malicious Mischief
- F) Stored Grain – Coverage on corn, small grains and soybeans will include:
  - a. Harvested grain stored either on the farm or away from the insured location against risk of direct physical damage by fire, lightning or windstorm.
  - b. Theft or dishonesty not caused by the insured, member of their family or any of their employees.
  - c. Transit coverage, while the harvested crop is being transported within 100 miles of the first place of storage.

*This information excludes grain stored in elevators or any other type of commercial storage. Each claim for loss or damage shall be adjusted separately.*

*Coverage in excess over other valid and collectible insurance.*

### INSURANCE PERIOD

Insurance will be effective from:

- A. The timeline the policy is issued to you by your agent; or
- B. 2 hours after you sign your application with your agent;

Until:

- A. Harvest; or
- B. The dates shown in the special provision for your state.

#### CROP

#### HAIL COVERAGE

#### FIRE LIGHTING and TRANSIT COVERAGE

Small Grains	Sept.1	Sept. 1
Corn	Oct. 15	Dec. 15
Soybeans	Nov. 15	Nov. 15
Wheat	Sept. 1	Sept. 1
Most Other Crops	Oct. 1	Oct. 1

*Dates May Vary by state.*



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Crop Insurance Services