



Crop Insurance Division

**Multiple Peril Crop Insurance Continuous  
Hail And Fire Exclusion Option  
First Effective Crop Year \_\_\_\_\_**

Policy Number \_\_\_\_\_

Part I: INSURED'S INFORMATION			Part II: AGENT/AGENCY INFORMATION		
Name			Name		
Authorized Representative			Agency Code Number	Telephone Number	
Street or Mailing Address			Street or Mailing Address		
City	State	Zip Code	City	State	Zip Code

**Part III: CROP INFORMATION**

The Annual Hail and Fire Exclusion Option applies to the following crop(s):

State and County Name Where Insurance Attaches	Crop(s)

**Part IV: TERMS AND CONDITIONS:**

Hail and Fire will be excluded on a crop basis as insured causes of loss from your Multiple Peril Crop Insurance Policy for a reduced premium for each crop year provided the following terms and conditions are met.

The terms of this option apply to the first crop year it is requested and to each succeeding crop year as provided below. Crops can be added to this option if a written request is submitted on or before the date crop insurance coverage attaches for the crop(s). To cancel this option or delete a crop(s), you must submit a request in writing on or before the applicable cancellation date for the crop(s).

To exclude hail and fire insurance, for the first crop year of this option:

Hail and Fire Exclusion Option must be signed within 72 hours of the date a private Hail and Fire policy is first in effect. If a multi-season hail and fire policy is in effect, after the first crop year the multi-season hail and fire policy is in effect, you may sign the Hail and Fire Exclusion Option on or before the date your crop insurance coverage attaches for a crop year.

This option is effective only if the crop has not been damaged to the extent that a crop insurance indemnity may be claimed on any unit of the insured crop.

For each crop year, Hail and Fire insurance coverage must be in effect (and premiums earned) on all planted insurable acreage of the crop insured under the crop insurance policy and the total dollar amount of hail and fire insurance liability must equal or exceed the total crop insurance policy liability for that crop acreage. To determine if sufficient hail and fire liability is in place for a revenue protection plan of insurance policy or a revenue protection with the harvest price exclusion plan of insurance policy, the amount of liability (for this purpose only) will be computed based upon the projected price.

For each crop year, you must provide a copy of the annual hail and fire declaration sheet showing you have purchased the minimum amount of hail and fire coverage for the crop year to cover your liability or provide other acceptable proof that the minimum amount of hail and fire coverage has attached for the crop year.

An appraisal for uninsured causes will be made if the crop is damaged by hail and/or fire, and the average percent of damage to the crop insurance unit exceeds the deductible percentage for the crop insurance policy.

The appraised amount of production is determined by:

- (1) Subtracting the crop insurance policy coverage level from 1.00
- (2) Subtracting the result of (1) from the percentage of hail and/or fire damage;
- (3) Multiplying the result of (2) by the production guarantee per acre for the applicable crop insurance policy; and
- (4) Dividing the result of (3) by the crop insurance policy coverage level percentage.

**EXCEPT THAT:** If hail and/or fire occurs and the original hail and fire liability under a private hail and fire policy has been reduced below the crop insurance coverage, due to another cause of loss insured under the crop insurance policy, the hail and/or fire indemnity will be divided by the original hail and fire liability. This result will be multiplied by the crop insurance guarantee per acre and divided by your coverage level percentage. The result will be the appraisal for uninsured causes.



**CROP INSURANCE DIVISION**  
 49 East Fourth Street, Suite 400  
 Cincinnati, Ohio 45202-3803

**MULTIPLE PERIL CROP INSURANCE  
 CONTINUOUS HAIL AND FIRE EXCLUSION OPTION  
 FIRST EFFECTIVE CROP YEAR \_\_\_\_\_**

Policy Number \_\_\_\_\_

**Part V: REQUIRED STATEMENTS**

**COLLECTION OF INFORMATION AND DATA (PRIVACY ACT) STATEMENT  
 Agents, Loss Adjusters and Policyholders**

The following statements are made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a): The Risk Management Agency (RMA) is authorized by the Federal Crop Insurance Act (7 U.S.C. 1501-1524) or other Acts, and the regulations promulgated thereunder, to solicit the information requested on documents established by RMA or by approved insurance providers (AIPs) that have been approved by the Federal Crop Insurance Corporation (FCIC) to deliver Federal crop insurance. The information is necessary for AIPs and RMA to operate the Federal crop insurance program, determine program eligibility, conduct statistical analysis, and ensure program integrity. Information provided herein may be furnished to other Federal, State, or local agencies, as required or permitted by law, law enforcement agencies, courts or adjudicative bodies, foreign agencies, magistrate, administrative tribunal, AIPs contractors and cooperators, Comprehensive Information Management System (CIMS), congressional offices, or entities under contract with RMA. For insurance agents, certain information may also be disclosed to the public to assist interested individuals in locating agents in a particular area. Disclosure of the information requested is voluntary. However, failure to correctly report the requested information may result in the rejection of this document by the AIP or RMA in accordance with the Standard Reinsurance Agreement between the AIP and FCIC, Federal regulations, or RMA-approved procedures and the denial of program eligibility or benefits derived therefrom. Also, failure to provide true and correct information may result in civil suit or criminal prosecution and the assessment of penalties or pursuit of other remedies.

**NONDISCRIMINATION STATEMENT**

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write to: USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.

**Part VI: HAIL AND FIRE COVERAGE INFORMATION**

Hail and Fire Coverage Effective Date \_\_\_\_\_

Name of Hail and Fire  
 Insurance Company(ies) and Policy Numbers


**Part VII: CERTIFICATION STATEMENT**

"I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy, and in criminal or civil penalties (18 U.S.C. §1006 and §1014; U.S.C. §1506; U.S.C. §3729, §3730 and any other applicable federal statutes).

I, the insured, certify that the information reported above is true and accurate. I will provide any information the Approved Insurance Provider (or authorized Representative(s) of the Approved Insurance Provider) may require. I will provide access to any information that the Approved Insurance Provider may require regarding any hail and fire policy(ies) I have in effect for any crop year that this option is in force.

Insured's Printed Name and Signature	Date	Agent's Printed Name and Signature	Date	Code Number
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