



Crop Division

Crop Hail Insurance Program



for all the *great* you do[®]



Most hailstorms last between three and five minutes.

It may have taken generations to develop your security, your investments, your way of life; farmers know how quickly nature can take it all away.

You can insure your crops up to actual cash value* with Crop-Hail coverage from Great American. You can customize your plan by choosing variable deductibles, supplemental coverages or acre-by-acre coverage – all competitively priced. You can even select our Spring or Fall payment options in some areas.

During the growing season, you can buy additional insurance from Great American to protect bumper crop yields or higher than normal crop values.

Contact your Independent Agent for details.

*Great American's Crop-Hail Coverage is typically purchased at a minimum of your cost of production and a maximum of the crop value.

The following are brief descriptions of various coverages offered across the country. These descriptions are intended for reference purposes only and may not be available in all states. Please contact your Crop Insurance Agent for the applicable forms and actual policy language governing each coverage available within your state.

Basic (BASIC)

No deductible applies

10% Disappearing Deductible (DDA)

The percentage of loss or losses exceeds 10% thereof; the amount then payable on any loss or losses shall be determined in excess of 10%, except when the loss exceeds 20%, the payable percentage shall be increased by 2% for each percent the percentage of loss exceeds 20%, up to a max of 25%, at which percentage this endorsement no longer applies.

20% Disappearing Deductible (DDB)

The percentage of loss or losses exceeds 20% thereof; the amount then payable on any loss or losses shall be determined in excess of 20%; except when the loss exceeds 30%, the payable percentage shall be increased by 2% for each percent the percentage of loss exceeds 30%, up to a max of 40%, at which percentage this endorsement shall no longer apply.

30% Disappearing Deductible (DDC)

The percentage of loss or losses exceeds 30% thereof; the amount then payable on any loss or losses shall be determined in excess of 30%; except when the loss exceeds 40%, the payable percentage shall be increased by 2% for each percent the percentage of loss exceeds 40%, up to a max of 55%, at which percentage this endorsement shall no longer apply.

Excess Over 5% Loss – Disappearing at 25% (DXS5)

The percentage of loss or losses exceeds 5% thereof; the amount then payable shall be determined by the loss which is in excess of 5% multiplied by 1.25 except when the loss equals or exceeds 25% this provision shall no longer apply.

Excess Over 10% Loss – Disappearing at 50% (DXS10)

The percentage of loss or losses exceeds 10% thereof; the amount then payable shall be determined by the loss which is in excess of 10% multiplied by 1.25 except when the loss equals or exceeds 50% this provision shall no longer apply.

Excess Over 5% Loss – Disappearing at 55% (D5)

The percentage of loss or losses exceeds 5% thereof; the amount then payable shall be determined by the loss minus 5% multiplied by 1.1. When the loss equals or exceeds 55% this provision shall no longer apply.

Excess Over 20% Loss – Disappearing at 70% (D20)

The percentage of loss or losses exceeds 20% thereof; the amount then payable shall be determined by the loss minus 20% multiplied by 1.4. When the loss equals or exceeds 70% this provision shall no longer apply.

Excess Over 10% Loss – Increasing Payment (XS10IP)

We do not cover the loss until the percent of loss per acre exceeds 10%. The percentage per acre then payable will be the percent in excess of 10%. Once the percent of loss exceeds 70%, an additional 1% will be paid for each percent in excess of 70%. The payable percentage may not exceed 100%.

Excess Over 15% Loss – Increasing Payment (XS15IP)

We do not cover the loss until the percent of loss per acre exceeds 15%. The percentage per acre then payable will be the percent in excess of 15%. Once the percent of loss exceeds 70%, an additional 1.5% will be paid for each percent in excess of 70%. The payable percentage may not exceed 100%.

Excess Over 20% Loss – Increasing Payment (XS20IP)

We do not cover the loss until the percent of loss per acre exceeds 20%. The percentage per acre then payable will be the percent in excess of 20% multiplied by 1.25.

Excess Over 10% Loss (XS10)

We do not cover the loss until the percent of loss per acre exceeds 10%. The percentage per acre then payable will be the percent in excess of 10%.

Excess Over 15% Loss (XS15)

We do not cover the loss until the percent of loss per acre exceeds 15%. The percentage per acre then payable will be the percent in excess of 15%.

Companion Plan 2 (CMP 2)

We do not cover any loss until the loss caused by perils insured against exceeds 5%. Once the loss exceeds 5% then the amount payable will be the percent in excess of 5%, multiplied by a factor of 2.0. However, in no event will the amount payable ever exceed 100%.

Companion Plan 3 (CMP 3)

We do not cover any loss until the loss caused by perils insured against exceeds 5%. Once the loss exceeds 5% then the amount payable will be the percent in excess of 5%, multiplied by a factor of 3.0. However, in no event will the amount payable ever exceed 100%.

Companion Plan 4 (CMP 4)

We do not cover any loss until the loss caused by perils insured against exceeds 5%. Once the loss exceeds 5% then the amount payable will be the percent in excess of 5%, multiplied by a factor of 4.0. However, in no event will the amount payable ever exceed 100%.

ADJ LOSS %	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
PLAN	PAYABLE LOSS																			
BASIC	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00	70.00	77.50	85.00	92.50	100.00	100.00	100.00
DDA			5.00	10.00	25.00	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00	70.00	77.50	85.00	92.50	100.00	100.00	100.00
DDB					5.00	10.00	25.00	40.00	45.00	50.00	55.00	60.00	65.00	70.00	77.50	85.00	92.50	100.00	100.00	100.00
DDC							5.00	10.00	25.00	40.00	55.00	60.00	65.00	70.00	77.50	85.00	92.50	100.00	100.00	100.00
DXS5		6.25	12.50	18.75	25.00	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00	70.00	77.50	85.00	92.50	100.00	100.00	100.00
DXS10			6.25	12.50	18.75	25.00	31.25	37.50	43.75	50.00	55.00	60.00	65.00	70.00	77.50	85.00	92.50	100.00	100.00	100.00
D5		5.50	11.00	16.50	22.00	27.50	33.00	38.50	44.00	49.50	55.00	60.00	65.00	70.00	77.50	85.00	92.50	100.00	100.00	100.00
D20					7.00	14.00	21.00	28.00	35.00	42.00	49.00	56.00	63.00	70.00	77.50	85.00	92.50	100.00	100.00	100.00
XS10IP			5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00	55.00	60.00	70.00	80.00	90.00	100.00	100.00	100.00
XS15IP				5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00	55.00	67.50	80.00	92.50	100.00	100.00	100.00
XS20IP					6.25	12.50	18.75	25.00	31.25	37.50	43.75	50.00	56.25	62.50	68.75	75.00	81.25	87.50	93.75	100.00
XS10			5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00
XS15				5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00
XS25						5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00	70.00	75.00
COMP2		10.00	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
COMP3		15.00	30.00	45.00	60.00	75.00	90.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
COMP4		20.00	40.00	60.00	80.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
COMP2.5-D15				12.50	25.00	37.50	50.00	62.50	75.00	87.50	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
CP2-D10			10.00	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
CP2-D15				10.00	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
CP3-D10			15.00	30.00	45.00	60.00	75.00	90.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
CP3-D15				15.00	30.00	45.00	60.00	75.00	90.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
BorC2	5.00	10.00	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
BorC3	5.00	15.00	30.00	45.00	60.00	75.00	90.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
BorC2.5	5.00	12.00	25.00	37.50	50.00	62.50	75.00	87.50	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Plan Choices

Pays 1 for 1

Increasing payment up to 100%

Companion 15/2.5 (CMP 2.5)

We do not cover any loss until the loss caused be perils insured against exceeds 15%. Once the loss exceeds 15% then the amount payable will be the percent in excess of 15%, multiplied by a factor of 2.5. Once the percentage of loss equals or exceeds 55%, this provision will no longer apply.

Companion 2 – 10% Deductible (CMP 2-D10)

We do not cover any loss until the loss caused be perils insured against exceeds 10%. Once the loss exceeds 10% then the amount payable will be the percent in excess of 10%, multiplied by a factor of 2.0. Once the percentage of loss equals or exceeds 55%, this provision will no longer apply.

Basic or Companion Plan 2 (BorC2)

This is an optional provision to the Companion Hail Plan above that pays the greater of the CMP 2 factor or a Basic Hail Plan. See your agent for specific crops that are available for the BorC2 optional provision.

Basic or Companion Plan 3 (BorC3)

This is an optional provision to the Companion Hail Plan above that pays the greater of the CMP 3 factor or a Basic Hail Plan. See your agent for specific crops that are available for the BorC3 optional provision.

Basic or Companion Plan 2.5 (BorC2.5)

This is an optional provision to the Companion Hail Plan above that pays the greater of the CMP 2.5 factor or a Basic Hail Plan. See your agent for specific crops that are available for the BorC2.5 optional provision.

Catastrophic Loss Award (CLA)

Once the loss exceeds 70%, an additional. 5% is added for every percentage point in excess of 70%. This applies to all coverage plans with the exception to XS coverage plans and Companion plans.



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for all the *great* you do®

Great American
Insurance Company

115⁺ years **A** or better
with an rating by
AM Best

Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage may not be available in all 50 states. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Alliance Insurance Company, authorized insurers in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2025 Great American Insurance Company. All rights reserved. 2911-CRP (08/25)

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