

# Wind Coverages

From gusty storms to unexpected damage, Great American's Wind & Green Snap solutions are built to protect your operation—offering flexible options tailored to your needs and budget.



## Coverage Plans

Select from a variety of coverage plans—from no deductible options to disappearing deductibles—designed to fit your operation's needs. Explore the chart below to learn more. Note: Not all plans are available in every state. Please refer to the chart and your state hail manual for specific availability.

BASIC OPTION	
<ul style="list-style-type: none"><li>• No deductible or minimum loss applies.</li><li>• Percentage of loss payable is equal to the determined percentage of loss of 0.1% or greater.</li></ul>	
XS5 (EXCESS OVER 5% LOSS OPTION)	
<ul style="list-style-type: none"><li>• Covers losses over 5%.</li><li>• Percentage of loss payable is percentage exceeding 5%.</li></ul>	
DXS10 (EXCESS OVER 10% LOSS, DISAPPEARING AT 50% OPTION)	
<ul style="list-style-type: none"><li>• Covers losses over 10%.</li><li>• Percentage of loss payable is percentage exceeding 10% multiplied by 1.25.</li><li>• When the loss equals or surpasses 50% the multiplier no longer applies.</li></ul>	
COMPANION 2+	
<ul style="list-style-type: none"><li>• The loss determined is either a Basic or Companion Plan 2, whichever is greater.</li><li>• No deductible is applied to the Basic coverage.</li><li>• When the percentage of loss exceeds 10%, a 5% deductible is applied and an increasing payment factor of 2.0 is used in determining the payable percentage of loss.</li><li>• In no event is the percentage of loss to exceed 100%.</li></ul>	
COMPANION 2 - D10	
<ul style="list-style-type: none"><li>• The policy will not cover any loss until the percentage of loss per acre exceeds 10%.</li><li>• The percentage payable is the percent exceeding 10% multiplied by 2.</li><li>• In no event is the percent of loss to exceed 100%.</li><li>• Only available in Minnesota.</li></ul>	



### Keep in Mind

You do not need to match your hail and wind coverage plans. For example, you can pair Basic Hail with XS5 Wind.

However, if you choose a Companion Wind plan, it must be paired with a Companion Hail plan.

### Key Definitions

**Blown Down:** Corn blown over by wind to the extent that the angle between the stalk and the ground is less than 20 degrees and the distance from the ground to the shank end of the highest ear on the stalk is less than 12 inches

**Green Snap:** Corn stalks which are broken over or severed due to wind, with the injury occurring at a joint above the brace root and below the ear, resulting in the ear being unrecoverable.

# 110 Wind

110 Wind coverage is designed to reflect the true impact of wind damage to your crop. By offering robust coverage at a more accessible rate, it allows farmers to safeguard both their yields and their bottom line.

Insureds can elect 110 Wind coverage on any of the traditional wind plans available. The 110 Wind option introduces a backstop equal to 110% of a producer's Rate Yield so indemnities more accurately reflect actual production losses.

The 110 Wind indemnity calculation uses the lesser of:

- The adjusted wind loss percentage, or
- The percentage of actual bushels lost, measured against 110% of the producer's Rate Yield.

This approach helps align payouts with real-world damage, offering producers a more precise and fair safety net when wind events strike.

110 Wind is available in all states where traditional Wind / Green Snap is available, except MS, GA, SC, NY, PA, MD, & LA.

INDEMNITY EXAMPLE	X5 110 WIND POLICY CALCULATION:	BASIC 110 WIND POLICY CALCULATION:
<b>Acres:</b> 100 Acres, 1 Unit <b>Rate Yield:</b> 200 bu/acre <b>Liability:</b> \$1,000/ac <b>Total Liability:</b> \$100,000 <b>Production to Count:</b> 155 bu/ac <b>Loss due to Wind:</b> 35%	<b>Determine Wind Loss Percent, lesser of:</b> 1. 35% or 2. % Loss of 110% Rate Yield $200 \text{ bu Rate Yield} \times 110\% = 220 \text{ bu/ac}$ $220 \text{ bu} - 155 \text{ bu harvested} = 65 \text{ bu loss}$ $65 \text{ bu} / 220 \text{ bu} = 29.5\% \text{ loss}$ <b>Calculate Indemnity:</b> $29.5\% \text{ Loss} - 5\% \text{ X5 Deductible} = 24.5\%$ $\$100,000 \text{ Total Liability} \times 24.5\% =$ <b>\$24,500 Indemnity</b>	<b>Determine Wind Loss Percent, lesser of:</b> 1. 35% or 2. % Loss of 110% Rate Yield $200 \text{ bu Rate Yield} \times 110\% = 220 \text{ bu/ac}$ $220 \text{ bu} - 155 \text{ bu harvested} = 65 \text{ bu loss}$ $65 \text{ bu} / 220 \text{ bu} = 29.5\% \text{ loss}$ <b>Calculate Indemnity:</b> 29.5% Loss $\$100,000 \text{ Total Liability} \times 29.5\% =$ <b>\$29,500 Indemnity</b>

## Extra Harvest Expense

We understand the extra time and wear and tear it takes to harvest corn that's been blown down. Extra Harvest Expense (EHE) coverage provides protection for this loss of time. EHE losses are determined immediately before harvest and calculated per acre based on your insured "Field" size. A payment may be triggered if:

- The area damaged by "**blown down**" stalks is at least **20 acres** or
- Represents **20% or more** of the insured "Field".

**Liability is based on the option selected:**

5% EXTRA HARVEST EXPENSE OPTION	8% EXTRA HARVEST EXPENSE OPTION
<b>Payment is calculated as:</b> 5% of the insurance per acre $\times$ number of acres blown down	<b>Payment is calculated as:</b> 8% of the insurance per acre $\times$ number of acres blown down

The EHE option is offered in every state we currently offer wind/green snap. We offer **stand-alone** EHE in Illinois, Indiana, Iowa, Minnesota & Wisconsin.

\* Coverage ends the earlier of:

1. The date and time that the acreage is treated with any chemical resulting in the stalk being more brittle or more susceptible to wind damage.
2. The corn being harvested.
3. At 12:01 AM on the expiration date specified for the respective state.

Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. Coverage may not be available in all 50 states. Coverage is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. 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. 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®, GreatAg®, and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2025 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5781-CRP (11/25)