



Crop Hail Insurance (Crop Hail) protects against physical damage caused by hail and/or fire.

Other coverages include:

- **Fire department service charges**
- **Transit coverage to the first place of storage**
- **Catastrophe loss award**
- **Replanting coverage**
- **Cotton module coverage**
- **Options exist in some areas for other perils, such as wind and theft.**

Crop Hail can be used along with Multi-Peril Crop Insurance (MPCI) or other comprehensive coverages to offset the MPCI deductible and provide protection up to the actual cash value of the crop. Coverage is provided on an acre-by-acre basis, so damage that occurs on only part of a farm may be eligible for payment even when the rest of the farm unit is unaffected.

Crop Hail policies are not part of the Federal Crop Insurance Program, but are provided directly to Windmark Insurance customers through our partnerships with approved policy-writing insurance companies.