



# Crop Insurance and John Deere

## Frequently Asked Questions

### **WHY IS JOHN DEERE OFFERING CROP INSURANCE?**

As a company that has been serving American agriculture for more than 165 years, John Deere is in a unique position to understand the challenges facing American producers – and respond with efficient solutions. Today's ever-changing agricultural landscape has created a need for sound crop insurance solutions and services. The demand from today's business-minded grower for solid crop insurance solutions serviced by knowledgeable industry professionals is being met by the most trusted and stable organization in agriculture.

### **HOW DOES JOHN DEERE PROVIDE CROP INSURANCE SOLUTIONS AND SERVICES?**

We offer crop insurance through John Deere Risk Protection\*, which serves as the Managing General Agent for crop insurance products from Westfield Insurance Company, one of the nation's leading property and casualty insurers for more than 150 years. As Managing General Agent, John Deere Risk Protection ensures that you work with an authorized John Deere agent, approved by the best known and most trusted name in agriculture and supported by a well-established and reliable provider.

### **WHO WILL BE MY AUTHORIZED JOHN DEERE RISK PROTECTION CROP INSURANCE AGENT?**

The John Deere Risk Protection authorized agent in your area is an experienced, well-trained and knowledgeable professional who works hard to understand your operations and risks. You may already know your agent. We've recruited many of the most seasoned crop insurance agents in the country to join us. You can count on your agent to know and understand the business of agriculture, as well as your county, your crops and your risks – and then help you choose a policy to match your individual requirements. To find the John Deere Risk Protection authorized agent in your area, call toll free 1-877-853-4749 or use our agent locator online at [www.JohnDeereRiskProtection.com](http://www.JohnDeereRiskProtection.com).

### **WHAT TYPES OF CROP INSURANCE POLICIES DOES JOHN DEERE OFFER?**

John Deere offers a variety of crop insurance options designed to assist you in managing your farming risks. Your best source of information is your local John Deere Risk Protection authorized agent, who will best know your area, your risks, and the best options for your operations. To contact your local authorized agent, call John Deere Risk Protection toll free at 1-877-853-4749 or use our agent locator online at [www.JohnDeereRiskProtection.com](http://www.JohnDeereRiskProtection.com).

#### ***MULTIPLE PERIL CROP INSURANCE (MPCI)***

MPCI coverage provides comprehensive protection against all weather-related causes of loss and most natural disasters. Available for a wide variety of crops, MPCI provides a source of income when low crop yields are caused by covered perils, and adds security to farm loans and your marketing plans.

#### ***CROP REVENUE COVERAGE (CRC)***

A revenue policy such as CRC provides protection against lost revenues caused by low yields, low prices, or both. A CRC policy insures your revenue, not just your expenses. You can market your crop during the growing season, when prices are usually higher, knowing that you have a minimum revenue guarantee.

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See your authorized John Deere Risk Protection agent for details. John Deere Risk Protection is an equal opportunity provider.

### **REVENUE ASSURANCE (RA)**

Similar to CRC, a Revenue Assurance policy guarantees revenue per acre, with comprehensive bottom-line protection against weather-related losses and certain other unavoidable perils, including low crop prices. A Harvest Price Option allows the revenue guarantee to be based on the higher of harvest prices or preplanting estimated prices, offering added protection if prices go up at harvest.

### **INCOME PROTECTION (IP)**

An IP policy is designed to protect your revenues against a loss in production, declines in market prices, or both. Income Protection is only available in enterprise units. Your revenue is protected at the enterprise unit level, and your guarantee doesn't increase if the market price increases.

### **GROUP RISK PLAN (GRP)**

When farmers throughout your county face yield losses, chances are you face losses, too. So, unlike policies written based on your actual yields, GRP coverage is based on an expected county yield for insured crops. Should the average county yield fall below this trigger yield, you may be eligible for a loss payment. GRP coverage is generally less costly and requires less paperwork than MPCCI coverage. However, you could experience an individual yield loss and not qualify for a loss payment if the county does not trigger a loss.

### **GROUP RISK INCOME PROTECTION (GRIP)**

GRIP coverage is similar to GRP in that it's based on countywide losses. The difference is that GRIP protects you from a potential loss in revenue from the insured crop in a county due to low prices and/or low yields. The GRIP Harvest Revenue Option allows the ability to increase the revenue guarantee should prices increase in the fall. Like GRP, you could experience a revenue loss in your operation and not qualify for a loss payment if the county does not trigger a loss.

Your John Deere Risk Protection\* authorized crop insurance agent can provide complete information about these crop insurance offerings, and help you choose the option best suited for your operations and your risks.

### **HOW DO I LEARN MORE ABOUT CROP INSURANCE FROM JOHN DEERE RISK PROTECTION?**

Your best source of information is the John Deere Risk Protection authorized agent in your area, who will know your area, your risks, and the best options for your operations. To get in contact with your local agent, call John Deere Risk Protection at 1-877-853-4749. You can also visit our Web site at [www.JohnDeereRiskProtection.com](http://www.JohnDeereRiskProtection.com).



**JOHN DEERE**

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