



Replant Option

Private Product with Early Bird Planting Protection



We grow stronger every day — togetherSM

Ask your RCIS agent about a supplemental **Replant Option (RO) policy with Early Bird Planting Protection**. At no additional cost, the Early Bird feature gives you a way to manage risk when you wish to take advantage of early favorable planting conditions. Replant Option offers up to \$50 per acre replant protection with Early Bird Planting Protection on acres not covered by federal crop insurance on most crops where offered. It covers acres whether or not you meet the 20 acre/20 percent rule for replants covered by the federal crop insurance policy.

Supplemental Replant Option with Early Bird Planting Protection features

- Farmers may potentially plant fields earlier. The earliest planting date for this option is the later of 20 days before the federal crop insurance earliest planting date (EPD) or the federal crop insurance sales closing date.
- Covers second crops if first crop was prevented plant and the acreage qualifies for double cropping.
- Automatic renewal – if you're a federal crop insurance policyholder with RCIS, you can apply for supplemental Replant Option policy coverage once, and you're covered for subsequent years unless you cancel.
- Getting plants in the ground early may potentially increase odds for a faster maturity and earlier harvest.
- RO policy liability, premium and indemnity are calculated at the same share established by your underlying federal crop insurance policy.

Limitations

- Not available on high-risk-classified ground; unqualified second crops insured by federal crop insurance written agreement.
- Not available in all states or for all crops. Contact your RCIS agent to find out if the supplemental Replant Option plan with the Early Bird Planting Protection feature will be offered in your area and when it will be available.
- RCIS reserves the right to suspend sales.
- The policy has a loss deductible of \$250. (Not applicable in California.)

Replant scenarios

Planting Date	20/20 Rule Met	Indemnity
After EPD option payment	Yes	Federal Crop Insurance plus RCIS Replant Option
1-20 days prior EPD	Yes	RCIS Replant Option payment only
After EPD	No	RCIS Replant Option payment only
1-20 days prior EPD	No	RCIS Replant Option payment only

A few examples of how Replant Option works for corn with a \$3.50 established price

Example #1 – Crop planted federal crop insurance after earliest planting date

Basic Info: Unit 0001-0001-000, 80 acres corn
Replanted acres: 20 acres replanted which meets the 20 acre/20 percent requirement for a replant payment on the federal crop insurance policy. Insured plants and replants after Earliest Planting Date (EPD).
Coverage: Insured has the supplemental RO policy in addition to his federal crop insurance policy, and has selected \$50 insurance per acre (IPA) for the replant option.

Indemnity Calculations

Federal crop insurance policy would pay acres x policy maximum bushels x projected price x share:

$$20 \text{ acres} \times 8 \text{ bushels} \times \$3.50 \times 1.0 = \$560$$

Supplemental Replant Option would pay 20 acres x \$50 IPA:

$$20 \text{ acres} \times \$50 \times 1.0 \text{ share} = \$1,000 - \$250 \text{ deductible} = \$750$$

Total Indemnity: Federal crop insurance + Replant Option = \$1,310

Example #2 – Crop planted 1-20 days prior to planting date

Basic Info: Unit 0001-0001-000, 80 acres corn
Replanted acres: 20 acres replanted which meets the 20 acre/20 percent requirement for a replant payment on the federal crop insurance policy. Insured plants from 1-20 days before the EPD and replants the crop.
Coverage: Insured has the supplemental RO policy in addition to his federal crop insurance policy, and has selected \$50 IPA for the Replant Option.

Indemnity Calculations

Federal crop insurance policy would not pay since crop was planted *prior* to Earliest Planting Date.

Replant Option would pay 20 acres x \$50 IPA:

$$20 \text{ acres} \times \$50 \times 1.0 \text{ share} = \$1,000 - \$250 \text{ deductible} = \$750$$

Total Indemnity: Federal crop insurance + Replant Option = \$750

We grow stronger every day — *together*SM