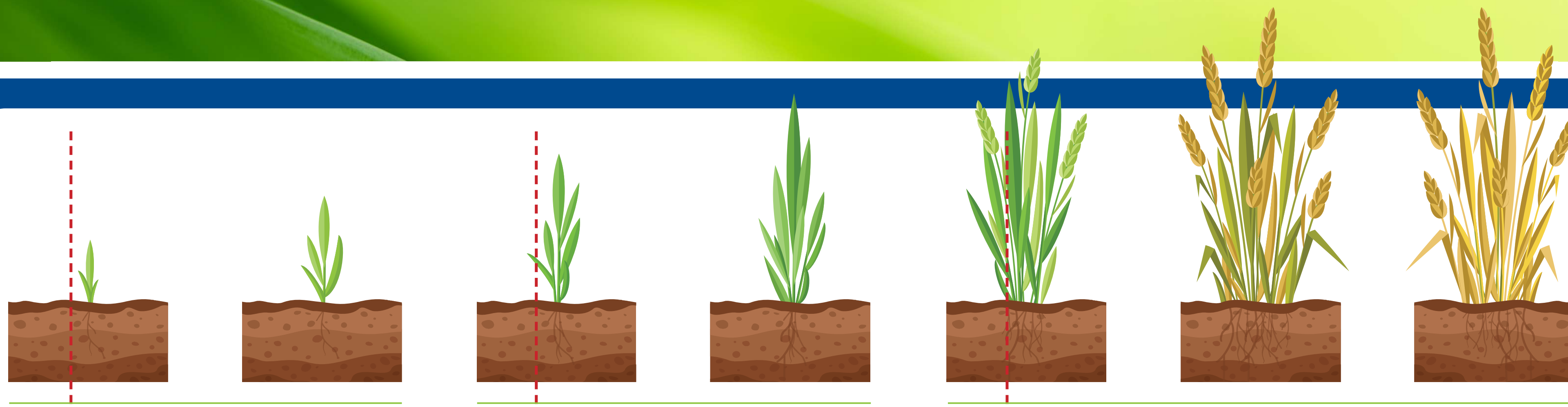
How our Broadacre Capped Yield Option works



Start planting on time →

Purchase insurance & nominate → Estimated Insured Yield, for example 2 t/ha, and Insured Value, for example, $250/t.

Revise the Estimated Insured Yield & the Insured Value before the Final Revision Date noted on your policy. For example, 2.5 t/ha and $280/t, which means they are fixed and determine the maximum Insured Yield.

Potential Yield = The average harvestable yield of Grain or Fodder per hectare that would have been harvested if the insured peril(s) covered under the Policy had not occurred.

If a claim occurs before the Final Revision Date your Insured Yield is the Potential Yield but limited to 200% of the Estimated Insured Yield, for example, if the Estimated Insured Yield selected was 2t/ha, and the Potential Yield was 4.5t/ha, the Insured Yield will be capped at 4t/ha (2t/ha x 200%).

OR

If a claim occurs after the Final Revision Date and the Potential Yield:

- is equal to or greater than 65% of the Estimated Insured Yield, the Insured Yield is set at the Estimated Insured Yield, for example, 2.5 t/ha
- is less than 65% of the Estimated Insured Yield, the Insured Yield is set at 65% of the Estimated Insured Yield, for example, 1.625 t/ha (2.5 t/ha x 65%).

This is how we calculate the claim payment for a Field:*

1. **Field Sum Insured = area (ha) x Insured Yield (t/ha) x Insured Value ($/t)**
2. **Percentage Loss = (Potential Yield – Harvested Yield) ÷ Potential Yield**
3. **Net Loss Percentage = Percentage Loss – Field Excess Percentage**
4. **Net Field Loss (claim amount) = Field Sum Insured x Net Loss Percentage**

*Limits and additional excesses or franchises may apply subject to policy wording.

CRU Crop Risk Underwriting

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