



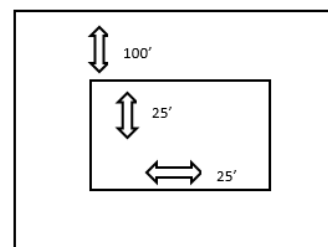
AG Direct Hail Insurance Ltd.

Harvesting or Turning Crops Under BEFORE Inspection

The following represent options available to a producer in the described circumstances:

1. TURNING UNDER OR CUTTING FOR FEED:

- Where the crop is being turned under or cut for feed, **leave standing and undisturbed, a 25 by 25 foot square every 25 to 40 acres.**
- These must be uncontaminated samples at least 100 feet in from the outside edge of the field.
- Samples should be left on the corners and, if possible, the middle to ensure reliability of adjustment.

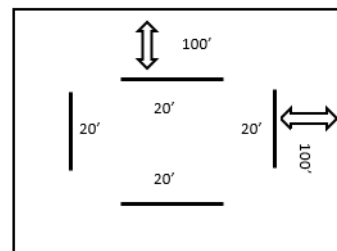


2. READY TO SWATH:

- If the crop is ready to swath, leave no crop standing.
- Swath it all.**
- The adjustment will be made in the swath. **Exception:** Leave standing samples of peas, chickpeas, and lentils.

3. SWATHED CROP IS BEING PICKED UP:

- Where a swathed crop is being picked up, leave undisturbed 20 foot strips of swath on each side of the field 100 feet in from the outside edge of the field.
- Leave one strip every 25 to 40 acres.
- Samples should be left on the corners and, if possible, the middle to ensure reliability of adjustment.



4. STRAIGHT COMBINING:

- Where the crop is being straight combined, the location of the evidence remains the same as if swathed.
- The size should be the width of the header by 20 feet long of undisturbed crop.
- Leave on strip every 25 to 40 acres.

For more information please contact our Claims Team at 587-453-3100.