

Hudson Crop will withhold indemnity payments on claims requiring reviews until the reviews have been completed. It is our goal to pay the claim accurately and to avoid requesting the return of indemnities that were paid to you at a later date. Your assistance and cooperation during the review process will assure that we are able to settle your loss quickly and accurately.

Reminders

- Do not destroy evidence that will be required to support your claim with out written direction from Hudson Crop.
- Assemble and review all documents in a timely manner to avoid delays in processing your claim. Records used to document your claim are subject to third-party verification.
- Cooperate with the investigation or settlement of the claim, such as by showing the Claims Adjuster the damaged crop, allowing samples of the insured crop to be removed, providing the Claims Adjuster with requested documents, etc.
- Every claim is subject to audit after receipt in the Hudson Crop processing center.
- Your agent **CANNOT** be involved in the review process.
- Your agent **CANNOT** be involved in the claims process.

Nondiscrimination Statement

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

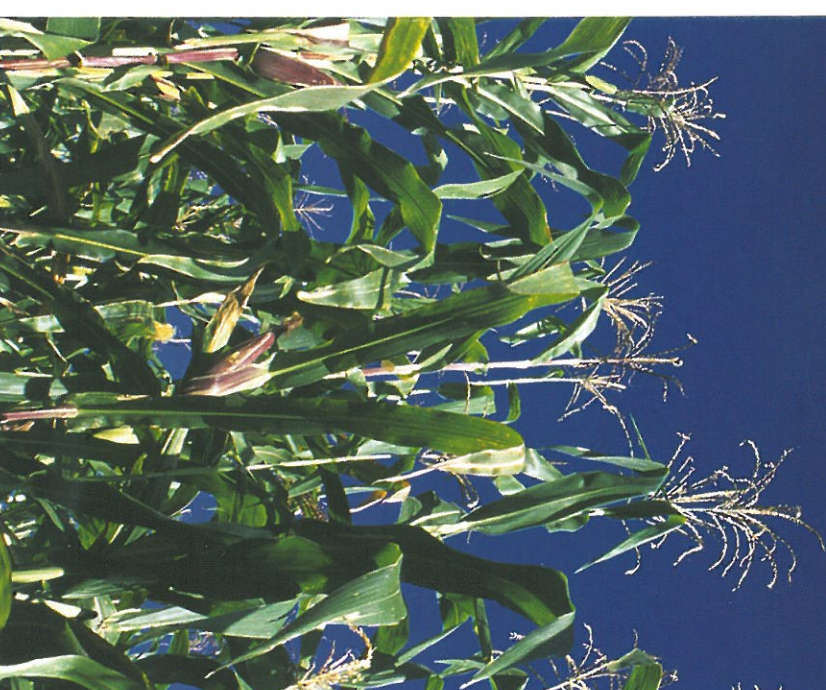
To file a complaint of discrimination, write to:

USDA

Director, Office of Civil Rights
1400 Independence Avenue, S.W.
Washington, D.C. 20250-9410
or call (800) 795-3272 (voice)
or (202) 720-6382 (TDD)

Hudson Crop

Claims Process



HUDSON
INSURANCE GROUP®

Hudson Crop
7300 West 110th Street, Suite 850
Overland Park, KS 66210
Toll Free: (866) 450-1445 Fax: (913) 345-1671



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Filing a Claim

Notify your Crop Insurance Agent immediately when you discover a loss or a potential loss. You may be eligible to file a claim when you have crop damage that will adversely affect the yield or value of your crop.

It is your responsibility to contact your Crop Insurance Agent to initiate the claims process. Your Agent may assist you in completing a Notice of Loss form, but they **CANNOT** be involved in the claims process following the initial notification.

As stated in the Basic Provisions of Insurance, notice must be given within 72 hours of the initial discovery of damage to your crop. A Prevented Planting notice of loss must also be submitted within 72 hours of the final planting date if you do not intend to plant the insured crop during the Late Plant Period or if you determine you will not be able to plant the insured crop within any applicable Late Plant Period. After notification has been received, Hudson Crop will arrange for a Claims Adjuster to inspect the damaged crop to determine whether your yield falls below the guarantee stated in your crop insurance policy.

A Hudson Crop Claims Adjuster will contact you upon receipt of your claim to make an appointment to examine your crop and collect all information required to properly review your claim. The required information includes, but is not limited to, obtaining an estimated yield of any non-loss units, establishing your plans regarding any subsequent crop to be planted on the acreage during the same crop year, and completing a visual inspection to verify that all acres of the insured crop have been harvested, destroyed or appraised based upon your intent for the acreage.

If during the claim process it is discovered that discrepancies exist between the information reported, your policy coverage, and what actually exists, your claim may continue on a non-waiver basis. This allows Hudson Crop to process your claim without implying or denying coverage and is non-binding on all parties.

Preserving the Evidence

You must make reasonable attempts to protect damaged crops from further damage. If any part of your loss is due to abandonment or poor farming practices, that portion of your damaged crop will not be covered under your policy.

You must notify and obtain consent from a Hudson Crop Adjuster or authorized representative **BEFORE** and **AFTER** the following actions:

- Destroying any of the insured crop that is not to be harvested;
- Putting the insured crop or acreage to an alternative use; or
- Abandoning any portion of the insured crop.

Completing Documents

Your Hudson Crop Claims Adjuster will complete a Production Worksheet (PW) as a basis for your proof of loss. You will be asked to review and sign the PW. You should resolve any issues with the PW before signing.

The claim process can be expedited by having your Farm Service Agency (FSA) documents available. These documents list the number of acres and locations of your insured crops. The Claim Adjuster will have a copy of your policy's Schedule of Insurance.

You may be required to complete a Certification Form prior to claim payment authorization. This form details how any remaining crop left in the field was disposed of or what use the acreage was put to after it was released.

Paying a Claim

Hudson Crop will pay your loss within 30 days after an agreement has been reached, providing you have complied with all policy provisions. In the event we are unable to pay your loss within the 30-day period, we will send you a notice of our intentions in advance.

If there should be any type of dispute in the settlement of your claim and you choose to go to mediation, arbitration,

your favor, we will pay the claim within 30 days of the final decision, unless we exercise our own appeal rights.

If an investigation by USDA is ordered for any current or past claims for indemnity and no evidence of wrong doing has been found, we will pay your claim within 30 days of completion of the investigation or within 30 days of entry of final judgment by a court of competent jurisdiction.

If evidence of wrong doing has been discovered, the amount of any indemnity, prevented planting, or replant overpayment may be offset from any indemnity or prevented planting payment owed to you. In addition, the sanctions amendment to the policy states that if a policyholder willfully or intentionally provides false or inaccurate information, both civil fines and disqualification from USDA programs for a period of up to 5 years may be imposed.

We are required by your policy to deduct any amounts due to the insurer or to RMA prior to making any claim payment to you.

Reviewing a Claim

The Standard Reinsurance Agreement between Hudson Insurance Group and the RMA is very specific regarding audit and review requirements. Hudson Crop may audit the findings of the Claims Adjuster for accuracy and completeness. Mandatory reviews include, but are not limited to:

- A claim in excess of \$100,000 requires a complete 3-year Actual Production History and current year claim review.
- A Conflict of Interest policy on which a claim has been filed.
- An anomaly identified by the RMA where unusual underwriting or loss performance is suspected.
- A policy that contains newly-reported yields in excess of 150% of the prior year's approved APH yield.