Enhanced Coverage Option (ECO)

GET ADDITIONAL AREA COVERAGE FOR YOUR INSURED CROPS.

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Federal law limits the authority for Federal Crop Insurance to insure individual farm yields at 85% coverage levels. If you need higher coverage levels for your farm, then ECO can offer coverage up to 95%, at a county level to enhance your total coverage.

The Enhanced Coverage Option (ECO) is a crop insurance option that provides additional area-based coverage for a portion of your underlying crop insurance policy deductible. It must be purchased as an endorsement to the Yield Protection, Revenue Protection, Revenue Protection with the Harvest Price Exclusion, Actual Production History or Yield Based Dollar Amount of Insurance policy. ECO offers you a choice of 95% or 90% trigger levels. Trigger means the percentage of expected yield or revenue at which a loss becomes payable.

HOW ECO WORKS

ECO follows the coverage of your underlying policy. If you choose Yield Protection or a yield-based policy, then ECO covers yield loss. If you choose a Revenue Protection policy, then ECO covers revenue losses. The amount of ECO coverage depends on the liability of your underlying policy. However, ECO differs from the underlying policy in how a loss payment is triggered. The underlying policy pays a loss on an individual basis and an indemnity is triggered when you have an individual loss in yield or revenue. ECO pays a loss on an area basis, and an indemnity is triggered when there is a decrease in the county level yield or revenue.

ECO has two trigger levels: 90 and 95 percent. ECO provides a band of coverage between the elected trigger level and 86%. If the county yield or revenue is reduced beyond the trigger level you will receive an ECO indemnity. If the reduction in yield or revenue exceeds the 86% threshold, you will receive an indemnity equal to the full insured liability.

ECO AND OTHER PLANS

- ECO cannot be elected if you have a Margin Protection or an Area Risk Protection Insurance policy.
- The underlying policy for ECO cannot have the Hurricane Insurance Protection – Wind Index Endorsement.
- ECO coverage cannot attach to any acres that are insured by a Stacked Income Protection Plan (STAX). Acres not insured under STAX may be insured under ECO.
- You can select Supplemental Coverage Option (SCO) on all acres covered by ECO, but you are not required to elect SCO to purchase ECO.
- RCIS policyholders cannot have both an ECO endorsement and an RCIS private product Revenue Protection Policy (RPP).

LOSSES

The ECO Endorsement begins to pay when county average yield or revenue falls below 95 percent (or 90 percent, if that is the trigger level you elect) of its expected level. The full amount of the ECO coverage is paid out when the county average revenue falls to 86 percent, as shown on step B in the example to the right. ECO payments are determined only by county average revenue or yield, and are not affected if you receive a payment from your underlying policy. So it is possible for you to experience an individual loss but to not receive an ECO payment, or vice-versa. You may also receive a loss on both the underlying policy and ECO.

New for 2026!

Premium support increased to 80%.

ECO WITH FARM PROGRAMS

ECO coverage is unaffected by participating in Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) for the same crop, on the same acres. You may elect ECO regardless of your farm program.

EXAMPLE

Step	ECO Coverage Calculation for 95% Area Trigger Level	
A	ECO Endorsement begins to pay when county revenue falls below this percent of its expected level	95%
B	ECO Endorsement pays out its full amount when county revenue falls to 86 percent of its expected level	86%
C	Percent of expected crop value covered by ECO (A – B, or 95%- 86%)	9%
D	Amount of ECO Protection (C x Expected Crop Value, or 9% x $765)	$68.85

Supplemental Coverage Option (SCO)

GET ADDITIONAL COVERAGE FOR A PORTION OF YOUR POLICY'S DEDUCTIBLE.

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Get additional coverage for a portion of your policy's deductible with SCO coverage. Talk to an RCIS crop insurance agent today about additional Federal Crop Insurance coverages that can help protect your bottom line this year.

The Supplemental Coverage Option (SCO) is a crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. You must buy it as an endorsement to the Yield Protection, Revenue Protection, Revenue Protection with the Harvest Price Exclusion, Actual Production History or Yield Based Dollar Amount of Insurance policy for crops that don't have revenue protection available. The Federal Government pays 80 percent of the SCO premium cost.

HOW SCO WORKS

Choose SCO as an endorsement to an underlying policy. You must make this choice by the sales closing date for your underlying policy, and with the same insurance company. SCO coverage is unaffected by participating in Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) for the same crop, on the same acres. You may elect SCO regardless of your farm program.

SCO follows the coverage of your underlying policy. If you choose Yield Protection, then SCO covers yield loss. If you choose Revenue Protection, then SCO covers revenue loss. The amount of SCO coverage depends on the liability, coverage level, and approved yield for your underlying policy. However, SCO differs from the underlying policy in how a loss payment is triggered. The underlying policy pays a loss on an individual basis and an indemnity is triggered when you have an individual loss in yield or revenue. SCO pays a loss on an area basis, and an indemnity is triggered when there is a county level loss in yield or revenue.

EXAMPLE - INDEMNITY CALCULATION

For this example, the SCO Endorsement with the RP plan of underlying coverage is selected. Indemnity information at the end of the insurance period:

- Expected area yield: 145 bu per acre
- Final area yield: 110 bu per acre
- Final area revenue: $473
- Supplemental coverage range: 16%
- Supplemental protection: $10,664
- Harvest price: $4.30

New for 2026!

Premium support increased to 80%.

Step 1: Calculate the result

145	Expected area yield, bushels per acre
x $4.30	Higher of projected price or harvest price
$623.50	Result

Step 2: Calculate the percentage

$473.00	Final area revenue
÷ $623.50	Result of Step 1
0.76	Percent

Step 3: Calculate the result

0.86	Area loss trigger
− 0.76	Percent from Step 2
0.10	Result

Step 4: Calculate the indemnity payment factor

0.10	Result of Step 3
÷ 0.16	Supplemental coverage range
0.625	Indemnity payment factor

Step 5: Calculate the indemnity

$10,664	Supplemental protection
× 0.625	Indemnity payment factor
$6,665	Indemnity

The example provided is for informational purposes only. Please refer to your policy for coverage terms. Contact an RCIS crop insurance agent for additional information.

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AREA FLEX PLAN | SCO/ECO Offset

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Get additional coverage against yield loss and/or revenue loss within a selected coverage band.

Talk to an RCIS crop insurance agent today.

The Area Flex Plan, supplements your area based coverage and is designed to provide additional coverage against a yield and/or revenue loss within a selected coverage band.

New for 2026!

Area Flex Plan offers flexible, targeted coverage, tailored to your operation.

QUALIFICATIONS

To qualify for an Area Flex Plan, you must have an underlying MPCI Revenue Protection policy at a 75% or greater coverage level.

The underlying MPCI policy must also include the Supplemental Coverage Option (SCO) and/or the Enhanced Coverage Option (ECO) endorsement.

Available in areas of Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, South Dakota and Wisconsin.

COVERAGE

Area Flex mirrors your ECO or SCO elections, even if you choose less than 100 percent liability to help lower your premium cost.

Pays on an Optional Unit basis.

PRODUCT FEATURES

- Provide additional liability to align the area-based coverage of SCO and/or ECO with individual risk.
- Potential to pay out even when a county-level loss doesn't trigger, providing a wholesome safety net for your operation.
- Option to leave gap (80% MPCI, ECO/SCO 86-90/95) with Area Flex.
- Protects growers from shallow losses not triggered by MPCI.
- Helps stabilize operating budgets.
- Pays independently of your MPCI loss.
- ECO and SCO indemnities are triggered when there is a decrease in the county yield or revenue. Your signed production report is all that is needed to settle the claim.

Ask your RCIS crop insurance agent about availability by crop in your area.

Area Flex Plan - Loss Examples

Corn: 1,000 acres planted
Share: 100%
Projected Price: $4.00
Harvest Price: $4.00
APH: 200bu/acre

SCO Loss Scenario

86% (SCO) – 80% (MPCI) = 6% | Final SCO Indemnity: $15.00 per acre

Step 1	**Area Flex/SCO Liability:** 6% (86% - 80%) x $4.00/bu x 200 bu/acre =	**$48.00 per acre**
Step 2	**Area Flex Expected Revenue:** $4.00 x 200 bu =	**$800**
Step 3	**Area Flex Harvest Revenue:** Production to Count x Harvest Price, 150 bu x $4.00 =	**$600**
Step 4	**Area Flex Production Percent:** Calculate the ratio of Area Flex Harvest Revenue to the Area Flex Expected Revenue, $600 ÷ $800 =	**75%**
Step 5	**Area Flex Loss Percent:** Subtract the Area Flex Production Percent from the Area Flex Coverage Level divided by the Area Flex Range: 11% (86% - 75%) ÷ 6% = 183%; **Factor not allowed to exceed 100%**	**100%**
Step 6	**Possible Area Flex Loss Amount:** Area Flex Loss Percent x Area Flex Liability minus any applicable SCO Indemnity: $48 (100% x $48) - $15.00 (SCO Indemnity) =	**$33 per acre**

ECO Loss Scenario

95% (ECO) – 86% (MPCI) = 9% | Final ECO Indemnity: $29.49 per acre

Step 1	**Area Flex/ECO Liability:** 9% (95% – 86%) x $4.00/bu x 200 bu/acre =	**$72.00 per acre**
Step 2	**Area Flex Expected Revenue:** $4.00 x 200 bu =	**$800**
Step 3	**Area Flex Harvest Revenue:** Production to Count x Harvest Price, 185 bu x $4.00 =	**$740**
Step 4	**Area Flex Production Percent:** Calculate the ratio of Area Flex Harvest Revenue to the Area Flex Expected Revenue, $740 ÷ $800 =	**92.5%**
Step 5	**Area Flex Loss Percent:** Subtract the Area Flex Production Percent from the Area Flex Coverage Level divided by the Area Flex Range: 2.5 % (95% - 92.5%) ÷ 9% = 27.8 %; **Factor not allowed to exceed 100%**	**27.8 %**
Step 6	**Possible Area Flex Loss Amount:** Area Flex Loss Percent x Area Flex Liability minus any applicable ECO Indemnity: $20.02 (27.8% x $72) - $29.49 (ECO Indemnity) = -$9.47; **Cannot be negative, so no Area Flex Loss Amount**	**$0.00 - No Loss**

These examples are for informational purposes only. Please refer to your policy for coverage terms. Contact an RCIS Crop Insurance Agent for more information.

Some products not available in all states or counties. This is intended as a general description of certain types of insurance and services available to qualified customers provided solely for informational purposes. Coverage is underwritten in all states by Rural Community Insurance Company, Anoka, MN except in Montana where hail coverage is underwritten by Tri-County Farmers Mutual Insurance Company, Malta, MT. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product or services. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverage may vary by state. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. RCIS is a registered trademark of Zurich American Insurance Company. RCIC is an equal opportunity provider. © 2025 Rural Community Insurance Company. All rights reserved. 2025RC-045, December 2025

Wind Coverages

From gusty storms to unexpected damage, Great American's Wind & Green Snap solutions are built to protect your operation—offering flexible options tailored to your needs and budget.

GREAT AMERICAN INSURANCE GROUP
Crop Division

Coverage Plans

Select from a variety of coverage plans—from no deductible options to disappearing deductibles—designed to fit your operation's needs. Explore the chart below to learn more. Note: Not all plans are available in every state. Please refer to the chart and your state hail manual for specific availability.

BASIC OPTION

- No deductible or minimum loss applies.
- Percentage of loss payable is equal to the determined percentage of loss of 0.1% or greater.

XS5 (EXCESS OVER 5% LOSS OPTION)

- Covers losses over 5%.
- Percentage of loss payable is percentage exceeding 5%.

DXS10 (EXCESS OVER 10% LOSS, DISAPPEARING AT 50% OPTION)

- Covers losses over 10%.
- Percentage of loss payable is percentage exceeding 10% multiplied by 1.25.
- When the loss equals or surpasses 50% the multiplier no longer applies.

COMPANION 2+

- The loss determined is either a Basic or Companion Plan 2, whichever is greater.
- No deductible is applied to the Basic coverage.
- When the percentage of loss exceeds 10%, a 5% deductible is applied and an increasing payment factor of 2.0 is used in determining the payable percentage of loss.
- In no event is the percentage of loss to exceed 100%.

COMPANION 2 - D10

- The policy will not cover any loss until the percentage of loss per acre exceeds 10%.
- The percentage payable is the percent exceeding 10% multiplied by 2.
- In no event is the percent of loss to exceed 100%.
- Only available in Minnesota.

State	Basic	XS5	DXS10	Comp 2+
Arkansas	✔		✔	
Georgia			✔	
Illinois	✔	✔	✔	
Indiana	✔	✔	✔	
Iowa	✔		✔	✔
Kansas	✔		✔	
Kentucky		✔	✔	
Louisiana			✔	
Maryland			✔	
Michigan	✔		✔	
Minnesota	✔		✔	✔
Mississippi			✔	
Missouri	✔		✔	
Nebraska	✔		✔	✔
New York		✔	✔	
North Dakota			✔	✔
Ohio	✔	✔	✔	
Oklahoma		✔	✔	
Pennsylvania		✔	✔	
South Carolina			✔	
South Dakota	✔		✔	✔
Tennessee			✔	
Wisconsin	✔	✔	✔	

Wind Expiration Dates*:

Oct 1 | Oct 15 | Nov 1 | Dec 10

!

Keep in Mind

You do not need to match your hail and wind coverage plans. For example, you can pair Basic Hail with XS5 Wind.

However, if you choose a Companion Wind plan, it must be paired with a Companion Hail plan.

Key Definitions

Blown Down: Corn blown over by wind to the extent that the angle between the stalk and the ground is less than 20 degrees and the distance from the ground to the shank end of the highest ear on the stalk is less than 12 inches

Green Snap: Corn stalks which are broken over or severed due to wind, with the injury occurring at a joint above the brace root and below the ear, resulting in the ear being unrecoverable.

110 Wind

110 Wind coverage is designed to reflect the true impact of wind damage to your crop. By offering robust coverage at a more accessible rate, it allows farmers to safeguard both their yields and their bottom line.

Insureds can elect 110 Wind coverage on any of the traditional wind plans available. The 110 Wind option introduces a backstop equal to 110% of a producer's Rate Yield so indemnities more accurately reflect actual production losses.

The 110 Wind indemnity calculation uses the lesser of:

- The adjusted wind loss percentage, or
- The percentage of actual bushels lost, measured against 110% of the producer's Rate Yield.

This approach helps align payouts with real-world damage, offering producers a more precise and fair safety net when wind events strike.

110 Wind is available in all states where traditional Wind / Green Snap is available, except MS, GA, SC, NY, PA, MD, & LA.

INDEMNITY EXAMPLE	XS5 110 WIND POLICY CALCULATION:	BASIC 110 WIND POLICY CALCULATION:
Acres: 100 Acres, 1 Unit **Rate Yield:** 200 bu/acre **Liability** $1,000/ac **Total Liability:** $100,000 **Production to Count:** 155 bu/ac **Loss due to Wind:** 35%	**Determine Wind Loss Percent, lesser of:** 1. 35% or 2. % Loss of 110% Rate Yield 200 bu Rate Yield x 110% = 220 bu/ac 220 bu – 155 bu harvested = 65 bu loss 65 bu / 220 bu = **29.5% loss** **Calculate Indemnity:** 29.5% Loss – 5% XS5 Deductible = 24.5% $100,000 Total Liability x 24.5% = **$24,500 Indemnity**	**Determine Wind Loss Percent, lesser of:** 1. 35% or 2. % Loss of 110% Rate Yield 200 bu Rate Yield x 110% = 220 bu/ac 220 bu – 155 bu harvested = 65 bu loss 65 bu / 220 bu = **29.5% loss** **Calculate Indemnity:** 29.5% Loss $100,000 Total Liability x 29.5% = **$29,500 Indemnity**

Extra Harvest Expense

We understand the extra time and wear and tear it takes to harvest corn that's been blown down. Extra Harvest Expense (EHE) coverage provides protection for this loss of time. EHE losses are determined immediately before harvest and calculated per acre based on your insured "Field" size. A payment may be triggered if:

- The area damaged by **"blown down" stalks** is at least **20 acres** or
- Represents **20% or more** of the insured "Field".

Liability is based on the option selected:

5% EXTRA HARVEST EXPENSE OPTION	8% EXTRA HARVEST EXPENSE OPTION
Payment is calculated as: 5% of the insurance per acre × number of acres blown down	**Payment is calculated as:** 8% of the insurance per acre × number of acres blown down

The EHE option is offered in every state we currently offer wind/green snap. We offer **stand-alone** EHE in Illinois, Indiana, Iowa, Minnesota & Wisconsin.

* Coverage ends the earlier of:
1. The date and time that the acreage is treated with any chemical resulting in the stalk being more brittle or more susceptible to wind damage. 2.The corn being harvested.
3. At 12:01 AM on the expiration date specified for the respective state.

Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. Coverage may not be available in all 50 states. Coverage is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Policies are underwritten by Great American Insurance Company and Great American Alliance Insurance Company, authorized insurers in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American®, GreatAg®, and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2025 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5781-CRP (11/25)