



Important points to remember

- Green Snap percentage of loss must exceed 10% to be payable.
- Green Snap damage is complete severing at a joint above the brace roots and below the ear as a result of wind-storm, causing non-recoverable ears.
- Green Snap is netted against any hail damage.
- Extra Harvest Expense is netted against hail and Green Snap damage.
- Exclusions: A few of the exclusions are reduced yields, grain quality and ear size.
- Refer to the endorsement for full details.

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GMRC 653 (1-09)

Wind Coverage



**Optional Endorsements
for your Crop Hail
Insurance from**



Protect field corn against wind damage

Green snap

Green Snap is **complete severing of the corn stalk at a joint above the brace roots and below the ear** as a result of windstorm, causing non-recoverable ears.

An example of this crop damage is shown in the photo below.



When a stalk is bent between joints, it is not considered green snap.



Green snap loss calculation examples

Green Snap in the 9th leaf stage.

60 plants out of 300 with Green Snap damage. Using the NCIS charts for stand reduction, the percentage of loss is 6%. No payable amount. Loss must exceed 10%.

Green Snap in the 9th leaf stage.

120 plants out of 300 with Green Snap damage. Using the NCIS charts for stand reduction, the percentage of loss is 17%. $17\% - 10\% = 7\% \times 1.25 = 8.8\%$ payable amount.

Hail and Green Snap at 9th leaf stage.

Hail damage is 7% (70% defoliation). 120 plants out of 300 with Green Snap damage. Using the NCIS charts for stand reduction, the percentage of loss is 17%. The Green Snap damage is netted against the crop hail damage. $100\% - 7\% = 93\%$ of crop remaining after crop hail damage. $93\% \times 17\% = 15.8\% - 10\% = 5.8\% \times 1.25 = 7.3\%$ for payable amount for Green Snap. 7% for crop hail and 7.3% is a total of 14.3% payable amount.

Hail and Green Snap at 16th leaf stage.

Hail damage is 6% (30% defoliation). Use stalk damage procedures for Green Snap. 20 plants out of 100 plants with Green Snap damage. The percentage of loss is 20%. Loss is netted against the crop hail loss. $100\% - 6\% = 94\% \times 20\% = 18.8\% - 10\% = 8.8\% \times 1.25 = 11\%$ payable amount for Green Snap damage. 6% for crop hail and 11% for Green Snap is total of 17% payable amount.

Extra Harvest Expense

When insured corn stalks are blown over as a result of windstorm, we will pay the added expense of harvesting the fields.

This applies when the corn is at such an angle that the distance between the stalk and the ground is **less than 20 degrees** and the distance from the shank end of the highest ear on the stalk to the ground is **less than 12 inches**.

Extra harvest expense loss calculation examples

Hail, Green Snap and Extra Harvest Expense at 19th leaf stage.

Hail damage is 27% (50% defoliation). Use stalk damage procedures for Green Snap. 14 plants out of 100 plants with Green Snap damage is 14% damage. The entire field of 60 acres has wind damage and the Extra Harvest Expense applies.

The loss is netted against hail and Green Snap damage. $100\% - 27\% = 73\% \times 14\% = 10.2\% - 10\% = .2\% \times 1.25 = .3\%$. Crop remaining after hail is 73%. Then the crop remaining after hail and the Green Snap is $73\% - 10.2\% = 62.8\%$. The payable amount for the Extra Harvest Expense is $62.8\% \times 8\% = 5.0\%$ payable amount. 27%, 0.3% and 5.0% which equals 32.3% is the total payable amount.