



## AGRICULTURE

Stable earnings in all weather conditions

### Bad weather ruins your crop!

The weather has a massive impact on both the quantity and the quality of your harvest: Yield losses due to unfavorable weather conditions may quickly amount to 20% and more. This is also noticeable in your profit, as fixed costs still have to be covered! Weather-related yield variability therefore represents a considerable entrepreneurial risk for farmers.

#### Field of application



Using **WetterProtect**, the weather insurance, you can compensate your yield losses.

#### Features:

- Unlike traditional property damage or natural hazards coverage, **WetterProtect** insures property damage caused by everyday weather events.
- The insurance payout is based on the measurements of a predefined weather station.
- Proof of damage or an expert opinion is not required.
- The coverage is adjusted according to requirements.

#### Your advantages

- Compensation for weather-related loss of sales/income
- Compensation of additional costs
- Planning security
- Simple & fast settlement of accounts

#### Example

A farmer from the Hanover region protects his yields from winter cereal cultivation against drought with **WetterProtect**. The area under cultivation is 100 hectares, and the yield per hectare is around €1,200 per year.

If the cumulative precipitation from April to May is less than 70 ltr./sq.m. – this corresponds to a shortfall of 30% compared to the average average – he receives €300 from the insurance for each additional missing ltr./sqm. Per ha the insurance costs €20 (excl. VAT) with a maximum compensation of €210/ha.

#### Scope parameters

##### Weather station

Hannover-Langenhagen

##### Coverage period

01/04/16 - 31/05/16

##### Disbursement condition

Cumulative precipitation  
in April and May < 70 ltr./sqm

##### Maximum payout

€21,000 or €210/ha

##### Insurance premium

€2,000 or €20/ha (excl. VAT)

##### Payment in 2009

€7,600 or €76/ha



### How it works

Our specialists analyze your individual weather risks and determine their possible effects.

Together, we develop an individual coverage solution for you.

#### These include:

- The relevant weather event (such as precipitation or temperature)
- One or more measuring stations of the German Weather Service (DWD)
- A threshold value (exceedance/shortfalls triggers a payout)
- The amount paid out upon the occurrence of the agreed event
- A payout limit

### Contact

#### WetterProtect

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