

# INSURANCE



*Agribusiness Solutions at Work*

Agribusiness and farming is our specialty. We've been helping around the farm since 1865 and we know the Ag business from small family farms to the large ag operations. In addition to the array of financial and banking products, we offer a variety of insurance products to manage your risk and protect your investment.

## **Crop Insurance**

### **Multiple Peril Crop Insurance (MPCI)**

Secure your way of life and peace of mind with Multiple Peril Crop Insurance.

- Protection based on your yield history
- Price and coverage flexibility
- Protection against most unavoidable crop losses (most crops)
- Cost production for replanting (limited crops)
- Reduced premiums through government subsidy
- Loan collateral

### **Crop Revenue Coverage (CRC)**

#### **Don't let one bad harvest destroy your future.**

Get the income security you need to cover revenue losses caused by low price, low yield, or any combination of the two. The CRC Coverage Plan provides upside and downside price protection, allows for aggressive marketing, and provides total guarantees equaling the per-acre revenue level (55% - 85% of expected revenue). CRC coverage requires no yield loss for indemnity payment and provides excellent loan collateral.

### **Revenue Assurance Coverage (RA)**

#### **Protect yourself against low prices or yields.**

Available as an alternative to MPCI. RA protects you against low revenue caused by low prices, low yields, or a combination of both.. Coverage levels from 65% - 85% of expected revenue.

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STABILITY. MORE THAN 30 YEARS EXPERIENCE IN ALL LINES OF INSURANCE SPECIALIZING IN CROP INSURANCE, FARM AND REAL ESTATE MANAGEMENT.

SERVICE. ONE-ON-ONE INSURANCE CONSULTATION TO ENSURE RISK MANAGEMENT AND PROTECTION OF YOUR ASSETS.

CURRENTLY INSURING IN EASTERN NEBRASKA, WESTERN IOWA AND NORTHERN MISSOURI

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## **Crop Hail**

Protect your investments and your profits by insuring your crops up to actual cash value with First Express Insurance. You can tailor your plan with variable deductions, supplemental coverage or acre-by-acre coverage priced at competitive rates. Crop Hail insurance provides you transit coverage, Wind Endorsements, Vehicle Vandalism, Malicious Mischief, and G Storage (in limited areas).



## **Farm and Ranch Property & Casualty**

Protect your assets with comprehensive and flexible coverage from First Express Insurance. First Express Insurance offers broad catastrophic protection for farm, auto, employers' liability, and watercraft liability and maximum asset protection against the unpredictable legal environment.

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