

Looking to Enhance Your **CROP INSURANCE COVERAGE?**

Protect your operation with
ENHANCED COVERAGE OPTION

**NEW for 2021 — ECO
MUST BE PURCHASED BY MARCH 15**



ENHANCED COVERAGE OPTION (ECO) is area-based coverage that can be added to an underlying individual plan of insurance.

COVERAGE FACTORS

To add **ECO**, farmers must have one of the following individual plans:

- ▶ Revenue Protection (RP)
- ▶ Revenue Protection with Harvest Price Exclusion (RP-HPE)
- ▶ Yield Protection (YP)

ECO mimics the coverage of the underlying policy, meaning it provides county revenue coverage when purchased with RP or RP-HPE policies and county yield coverage when purchased with a YP policy.

NOTE: Since **ECO** is county-based, a farmer could incur losses on their farm but not receive an **ECO** indemnity. Similarly, the **ECO** endorsement could pay an indemnity at times when a farmer doesn't have a claim on their individual farm.

RMA-published policies and procedures supersede any information provided herein. Farm Credit Illinois is an equal opportunity provider.

CUSTOMIZE YOUR PROTECTION

- ▶ Purchase coverage levels from 86-90% or 86-95% of the county-expected crop values. This endorsement allows for a gap in coverage between your underlying MPCl and **ECO coverage**.
- ▶ Premiums will be subsidized at a rate of 44% when combined with an RP policy and 51% with a YP policy.
- ▶ Farmers can also add a Supplemental Coverage Option (SCO) endorsement, which provides coverage from the underlying MPCl policy coverage level up to 86%.
- ▶ The endorsement is available for 31 spring-planted crops including corn, soybeans, and wheat. For a full list of crops available, visit www.rma.usda.gov.

COVERAGE SCENARIOS ▶



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COVERAGE SCENARIOS



Combining Enhanced Coverage Option with a Baseline Revenue Protection Policy

