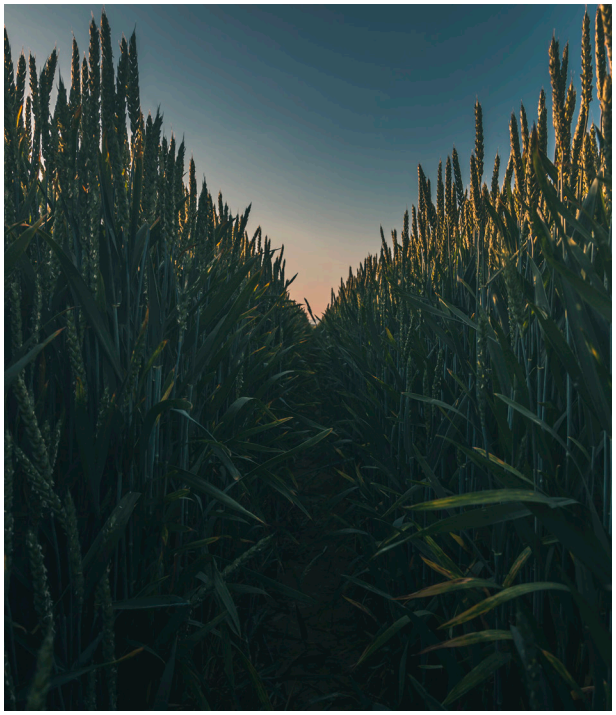

Added Value Enhancement (AVE) is a supplemental insurance policy that works in conjunction with an underlying Revenue Protection (RP), Revenue Protection with Harvest Price Exclusion (RP-HPE), or Yield Protection (YP) MPCI policy for Winter Wheat, Corn, and Soybeans.

AVE applies a coverage band and price percentage selected by the producer. Coverage band options are dependent on the producer's underlying MPCI policy coverage level and available in 5% increments. Price election options are also in 5% increments.

AVE provides a flexible insurance management tool to help manage risk at the higher probable loss levels of a producer's underlying MPCI policy.

To locate an AFBIS appointed agent in your area, visit us online at www.FarmBureauSellsCropInsurance.com

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Added Value Enhancement (AVE)

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Added Value Enhancement (AVE)

Policy Details & Example

Added Value Enhancement (AVE) is a supplemental insurance policy designed to work in conjunction with the current crop year underlying MPCI policy for Winter Wheat, Corn, and Soybeans. Crops listed may not be available in some states. The underlying MPCI policy must be one of the following:

- Revenue Protection (RP),
- Revenue Protection with Harvest Price Exclusion (RPHPE), or
- Yield Protection (YP)

The underlying MPCI policy information will be used to establish the liability and premium.

Coverage for AVE must be elected by the Sales Closing Date for the underlying MPCI policy.

AVE excludes High Risk, unclassified or uninsurable land, acres insured by a Written Agreement, Organic Practice acreage, and crops, types, or practices not offered. Prevented Planting and Replant payments are not covered by AVE.

AVE applies a Supplemental Coverage Band and Supplemental Price Election selected by the producer. Supplemental Coverage Band options are dependent on the producer's underlying MPCI policy coverage level and are available in 5% increments.

Underlying MPCI Coverage Level	Sample Supplemental Coverage Band Range
85%	5-35%
80%	5-30%
75%	5-25%
70%	5-20%
65%	5-15%
60%	5-10%
55%	5%
50%	0 – Not Available

The Supplemental Price Election is available in 5% increments and may be elected from 5% - 25%.

AFBIS reserves the right to limit availability offered.

Underlying MPCI Policy Information	
Plan	RP
Approved APH	200
Projected Price	$4.00
Harvest Price	$3.75
Coverage Level	85%
Acres	100
Production to Count	15,000
Supplemental Coverage Level and Price Election Information	
Supplemental Coverage Level	20%
Supplemental Price Election	25%
Supplemental Price (Projected Price *x* Price Election)	$1.00
Supplemental Harvest Price (Harvest Price *x* Price Election)	$0.94
Greater of Supplemental Price or Supplemental Harvest Price	$1.00
Covered Revenue ((Approved APH *x* MP Coverage Level) - (Approved APH *x* (MP Coverage Level - Supp Coverage Level)) *x* Acres *x* (Greater of Supplemental Price or Supplemental Harvest Price)	$4,000.00
Trigger Revenue Approved APH *x* Coverage Level *x* Acres *x* (Greater of Supplemental Price or Supplemental Harvest Price)	$17,000.00
Revenue to Count Supplemental Harvest Price *x* Production to Count	$14,100.00
Revenue Deficit Trigger Revenue - Revenue to Count	$2,900.00
Lesser of Covered Revenue or Revenue Deficit	$2,900.00
Indemnity	$2,900.00