

PLEASE READ THIS LETTER IN ITS ENTIRETY AS IT COULD QUITE POSSIBLY CHANGE THE WAY YOU PERCEIVE AND USE HAIL INSURANCE AS A TOOL IN YOUR FARMING OPERATION

DID YOU KNOW that SMHI has been providing affordable and continuous coverage for land owners for over 100 years; and

DID YOU KNOW that SMHI is a farmer owned and operated corporation where any gain in a particular year ends up back in the pockets of the producer; and

DID YOU KNOW that our board of directors is comprised of farmers who are elected by delegates appointed by Rural Municipalities; and

DID YOU KNOW that on average our hail premiums are subsidized by 8%; and

DID YOU KNOW that SMHI is the only crop hail insurer that can offer prompt payment discounts; and

DID YOU KNOW that SMHI was the first company to automate the loss adjustment process; and

DID YOU KNOW that we offer the most farmer friendly claim review practices in the industry; and

DID YOU KNOW that SMHI has paid back in losses over 76 cents of every dollar collected in premiums; and

DID YOU KNOW that we have improved our claim response time and have strategically placed adjustment teams; and

DID YOU KNOW that in a township where the rate is 2% you can cover your wheat crop at \$250.00 per acre for \$5.00 per acre and canola for \$6.00 per acre; and

DID YOU KNOW that you can also purchase insurance on your owned or rented land through our subsidiary companies ADDITIONAL MUNICIPAL HAIL LTD. or PRAIRIE MUNICIPAL HAIL LTD.; and

DID YOU KNOW that we offer indemnity limits up to \$750 per acre; and

DID YOU KNOW that you can file your SMHI crop report online; and

DID YOU KNOW that we have also been selling crop hail insurance direct since 2014; and

DID YOU KNOW that we have the team and resources in place to continuously take care of your hail insurance needs now and into the future; and

DID YOU KNOW that you can contact anyone of our local agents or Head office at 1-877-414-7644, or visit us online at municipalhail.ca to secure your Insurance coverage.

SMHI THE TRUSTED NAME IN HAIL INSURANCE, SINCE 1917.