

Hay Insurance – Moisture Deficiency Endorsement (MDE) Option Information

The Moisture Deficiency Endorsement (MDE) option provides coverage based on the current year's precipitation over a specific period at a selected weather station(s), compared to the long-term normal precipitation. This endorsement can only be purchased with Hay Insurance. As MDE is an area-based program, a claim would be triggered if the amount of annual precipitation at the selected weather station(s) is less than the long-term normal.

Follow the steps below to answer the question, "Which of the months do I most require precipitation?" There are four different MDE options available based on the length of the growing season and the monthly weighting.

Step 1: Choose Length of the Growing Season

Clients can choose between:

- Short Season Option: May, June, and July precipitation
- Long Season Option: May, June, July, and August precipitation

Step 2: Choose Moisture Weighting

Clients have the choice of different weighting options within the growing season. Weighting the precipitation in each month allows clients to select the weighting option that best reflects their area, crop type and management practices.

MDE Season Options				
Options	Weighting (%)			
	May	June	July	August
A Short	40	40	20	0
B Short	40	30	30	0
C Long	30	30	20	20
D Long	25	25	25	25