

Hay Insurance – Moisture Deficiency Endorsement (MDE) Option Information

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

After considering the length of the growing season and the monthly weighting there are four different options available.

Follow the steps below to answer the question, "What months do you require moisture"?

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

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.