



Hello,

Recently, many of you got a letter from Diversified Crop Insurance.

I've attached an [example](#). This letter caused a little confusion, so I want to explain.

First of all, I want you to know that: **YOU STILL HAVE CROP INSURANCE COVERAGE WITH AMERICANA INSURANCE GROUP!**

The letter went to customers who have private product coverage with Heartland Insurance.

Examples of that private coverage are:

- Hail Insurance coverages
- Supplemental Replant Option
- Fire
- Other misc. offerings

The letter was meant to inform you that these types of policies will not automatically renew in 2017. If you want to keep this coverage, it needs to be rewritten with Diversified Crop Insurance Services in 2017.

For Americana customers, this is the way we've always done it, anyway. Your policies *never* automatically renew. We meet with you each year and we don't renew unless you approve.

But, this notice will **not** affect your MPCl policy; that is a continuous policy.

I am sorry for any confusion that this letter has caused. Please know that Americana and Diversified are looking forward to meeting your crop insurance needs.

AG CONFERENCE

In other news, Americana Insurance is hosting an Ag Conference at Riverland College in Albert Lea. The conference happens on January 20, 2017. We are really excited to have Diversified as a crop insurance carrier this year. We want to let you know about the incredible offerings they bring to the table. At the conference, we'll talk about Diversified, plus other offerings, that could benefit you this year.

All the best,



December 9, 2016
 Mr. Tom
 123 East
 Albert Lea, TN 38009

Re: Cancellation of American Crop Insurance Coverage from 2016 to 2017

Dear Mr. Johnson:

We are pleased to announce the beginning of our 2017 Crop Insurance year. Diversified Crop Insurance Services, Inc. has an exciting year of innovation for our 2017 policy year. We are excited to continue to work with you and your family to provide the best coverage for your farm. The information contained in this letter is for informational purposes only and does not constitute an offer. Please contact your agent for more information.

PLEASE CONTACT YOUR AGENT FOR MORE INFORMATION.

We are cancelling all Crop, All Risk, and All Risk policies for 2017. This cancellation is effective for the 2017 policy year. We are not cancelling any Supplemental Replant Option or Fire policies. Please contact your agent for more information.

Supplemental Replant Option (SRO) does not have automatic renewal or separate coverage.

Replant Option for SRO will continue to be covered by Heartland or its affiliate Diversified Replant. Your 2016 premium will be refunded.

Please contact your agent to advise you on the coverage for 2017. We have representatives who can assist you in your area. We will be happy to help. Diversified Crop Insurance Services offers comprehensive "tailored" policies, products, rates and more.

This notice does not affect existing Heartland All Risk Crop Insurance policies. Risk Management Agency has advised Heartland will be a member of Diversified Crop Insurance Services.

Please contact your agent to discuss the details and to explore your crop insurance options.

Heartland Crop Insurance and Diversified Crop Insurance Services appreciate your business and look forward to working with you for insurance needs for the 2017 crop year. And beyond.

Sincerely,
 Diversified Crop Insurance Services and Heartland Crop Insurance
 C: Agency: 2016-00-AMERICANA INSURANCE GROUP INC Agent: TOM JOHNSON
 Field Representative: TOM JOHNSON

Tom Sorensen,
Americana Insurance Group.

PS- If you'd like to email us for more information, or to sign up for the free
Conference, please [click here](#).

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