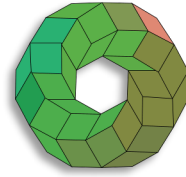




XsRAIN™



ARBOL

- ◇ A first-in-kind weather solution for row and specialty crops
- ◇ No limits on coverage or exclusions on crops or acres
- ◇ No proof of loss or claims process
- ◇ Elect the crops and acres you want to protect
- ◇ Be paid if weather is wetter than your trigger level during the coverage period!

WHAT IS XsRAIN™?

A weather index product which protects against too much rain during planting, growing and harvest seasons.

HOW DOES IT WORK?

End-users are paid if Cumulative Precipitation is above the trigger level during the elected Coverage Period. End-users determine the Grids, Coverage Periods, Coverage Amounts & Coverage Levels.

COVERAGE LEVELS

- ◇ Xs20 - 20% Above Avg
- ◇ Xs40 - 40% Above Avg
- ◇ Xs60 - 60% Above Avg
- ◇ Xs80 - 80% Above Avg
- ◇ Xs100 - 100% Above Avg

COVERAGE PERIODS

- ◇ Min: 15 Days
- ◇ Max: 11 Months

GEOGRAPHIC AVAILABILITY

US & Global

RAINFALL DATA

- ◇ CPC 0.25° x 0.25° Grids
- ◇ CHIRPS 0.05° x 0.05° Grids

SIGN-UP DEADLINE

20 Days ahead of the Start Date of each Coverage Period

OTHER IMPORTANT DETAILS

- ◇ Minimum Premium: \$500

For product inquiries, please contact us today.

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www.ArbolMarket.com

About Arbol

Arbol Inc. is a software platform connecting end-users with innovative weather risk management solutions at lower cost. Arbol is reshaping the weather risk market by combining Big Data, machine learning and Smart Contracts to give end-users the assurance they will be paid quickly and automatically when adverse weather causes losses.