



Guaranteed Application Days (GAD) Program

- ◇ A first-in-kind weather product for lost Application Days due to adverse weather
- ◇ Available anywhere weather can impact NH3 application
- ◇ Protect your revenues and margins and exceed best-in-class 4R practices
- ◇ Be paid quickly and automatically for lost Application Days
- ◇ Confidently build inventory into your application seasons!

WHAT IS GAD?

A weather index product which protects against lost Application Days based on rainfall and soil moisture conditions that limit NH3 application.

HOW DOES IT WORK?

End-users are paid if the number of Application Days are below the selected Coverage Level during the Coverage Period. End-users elect the Grids, Intervals, Coverage Amounts & Coverage Levels.

WEATHER DATA

- ◇ PRISM 0.05° x 0.05° Grids (Precipitation)
- ◇ AMSR-2 & AMSR-E Satellite (Soil Moisture)
- ◇ ERA5-Land (Soil Temperature)

COVERAGE LEVELS

- ◇ 90% of Avg
- ◇ 80% of Avg
- ◇ 70% of Avg
- ◇ 60% of Avg
- ◇ 50% of Avg

AVAILABLE INTERVALS

- ◇ 11/1 – 12/15
- ◇ Others by Request

GEOGRAPHIC AVAILABILITY

Anywhere in the US!

OTHER IMPORTANT DETAILS

- ◇ Sign-Up Deadline: 9/25
- ◇ Arbol's *SmartWeather* updates provide live tracking of weather data and payment

For product inquiries, please contact us today.

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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.