

HEMPProtect™

- A first-in-kind multiperil weather protection product for hemp
- Available anywhere in the US hemp is legal to be grown regardless of County, Production History, Cropping or Irrigation Practice, Intended Use or Processing Contract
 - Coverage cannot be voided because of high THC
- Growers, processors, investors and lenders alike are eligible to participate in this program
- Be paid quickly and automatically when adverse weather causes losses on your hemp crop!
 - Available anywhere in the world hemp is legal to be grown
- Sign-up deadline (according to Harvest Dates) is 30 days before the start of coverage
- Arbols' SmartWeather technology allows for live tracking of weather data and payment

WHAT IS HEMPProtect™ ?

A weather index product which protects against excess rainfall at planting and multiperil high temperatures during flowering and excess rainfall and early freeze during harvest.

HOW DOES IT WORK?

End-users are paid if the weather values meet the index triggers during the predefined Coverage Periods. Coverage Periods for each peril are determined by the elected Plant Dates, Maturity Dates, Coverage Amounts & Levels.

COVERAGE LEVELS

- 20% deductibles above average rainfall & temperature
- Freeze strike < 23F, full payout ≤ 19F
- All pay 100% in hottest, wettest, coldest year

RAINFALL & TEMPERATURE DATA

Parameter-elevation Regressions on Independent Slopes Model (PRISM) 0.05 x 0.05 Grids



For product inquiries or to receive a quote, please contact us at:
913.583.8447 info@americashempacademy.com



About Arbol

Arbol is an InsurTech platform for parametric products that pays users quickly and fairly covering external risks such as unexpected weather. Arbol leverages big data and cutting-edge technology (AI, machine learning, blockchain) to bring transparency and efficiency to the weather risk market. Arbol's proprietary pricing platform enables users to customize a coverage program and get live pricing directly through the app. It is powered by an AI underwriter built to keep premiums as low as possible. Arbol's self-executing smart contracts are triggered by objected, tamper-proof and trusted data sets, which facilitate an automatic payout for the user when the threshold for payment in their contract is met, meaning they never have to file a claim to get paid. Arbol's products currently serve individuals and businesses in the agriculture, energy, maritime and leisure industries.