

# Q&As

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# SowSure™ – Q&As

## What is the SowSure™ Cover?

SowSure™ is a cover, bundled with RAGT broadacre seed products, to their customers that shares the risk of low rainfall during the initial growing season from April to June. This enables you to receive compensation if pre-determined rainfall thresholds are not met for your selected offer period.

## What is a Rainfall Threshold and Exit point?

The Rainfall Threshold is defined as a cumulative rainfall outcome equivalent to a one-in-five-year (20th percentile of the past 21 years historical data [2006-2026]) rainfall deficit event for the applicable registered grid cell.

For the purposes of SowSure™, the Rainfall Threshold is calculated using 21 years of historical rainfall data and is determined by reference to the nearest SILO grid cell with an original resolution of 0.05 degrees, approximately 5 km × 5 km weather grids. Rainfall is measured as total accumulated rainfall over the Measurement Period and is not calculated on an average basis.

All weather information used in respect of the Parametric cover is based on information obtained from SILO over the Measurement Period. The actual rainfall experienced within a weather grid is not relevant to the cover.

At the end of the selected program period, if the cumulative rainfall recorded for the applicable grid cell is below the 20th percentile Rainfall Threshold, for the respective SILO weather grid, a payment is triggered.

Payment is not conditional upon proof of actual physical damage or financial loss.

## Basis of settlement

If rainfall in your specific grid cell drops below a set “Rainfall Threshold” In your SowSure™ Agreement, during the defined program period, a linear, payout is triggered. The less it rains, the greater portion you get, up to a maximum defined limit.

The Trigger Parameters and payout structure are Individual and are set out in your schedule which details the applicable Coverage Limit. (see example)

## Is it free to join?

Yes, registration is free of charge, when purchasing SowSure™ program products.

You must meet a minimum stewardship criterion related to defined SowSure™ program products offered by RAGT and register with a geospatial file (eg. shapefile, kml, or longitude/latitude coordinates) of the farm or paddocks you wish to sow with SowSure™ products and covered by the program.

## What are the requirements?

You must meet a minimum spend on qualifying RAGT products and register online with a geospatial file (e.g.: shapefile) of the area of the farm where these products will be sown.

This will determine the hectares to be covered by the program and the corresponding SILO grid cells utilised for parameters and monitoring.

## How much does it cost to register for SowSure™?

As mentioned above, registration is free of charge, however you must meet the minimum eligibility requirements of the SowSure™ program.

## What is the elected offer period?

It is the period where the offer is active and rainfall threshold set. For 2027 the dates are 15th April to 15th June, both inclusive, for the measurement period.

## Are there any ineligible locations?

Yes, you must receive acceptance and a SowSure™ Agreement terms document before being eligible.

## What are the Enrolment cut-off dates?

28th February for 15 April to 15 June 2027 for the measurement period

## How is the weather data verified?

Weather data is sourced from an independent, internationally recognized third-party provider based on 21 years of historical data.

## When do I get paid?

For accepted customers of the SowSure™ program, with a SowSure™ Agreement document issued for the cover period, payouts are automated at the end of the season if the defined thresholds are met during the Measurement Period. Following a period of data calibration, the rainfall deficit is calculated and verified in July 2027, and payouts will occur promptly after this point.

## What if the weather is good?

If rainfall remains above the threshold during the Measurement Period, no payout is triggered.

## Where is it available?

SowSure™ is offered in the following States and Territories:

- Victoria
- South Australia
- New South Wales
- Queensland
- Western Australia
- Tasmania
- Australian Capital Territory

## Opt-Out Period

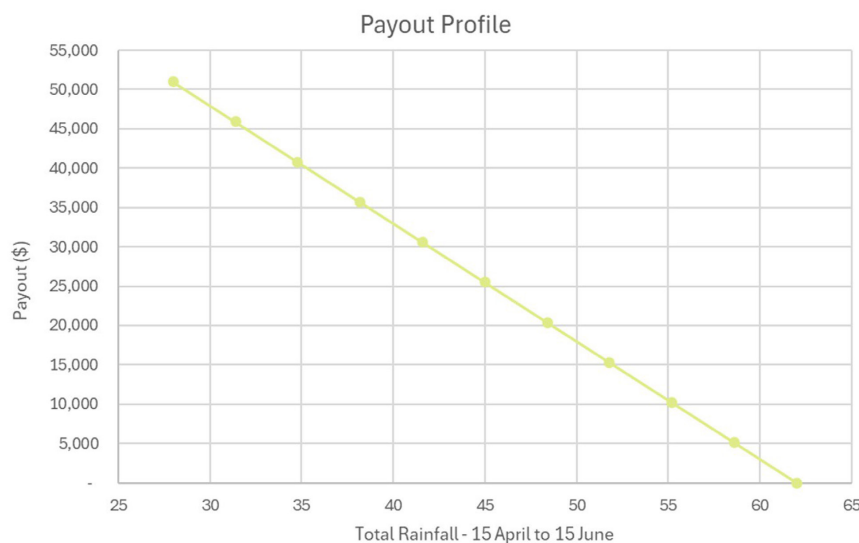
Any day between your Enrolment Date and the last date of registration for your elected Program Period. This may be done by return email to RAGT.

## Indicative Example

Customer X purchases seed for their 170-ha operation, where the 1 in 5-year (20th percentile) rainfall deficit threshold is 62mm, and the historical minimum is 28mm (0<sup>th</sup> percentile).

| PAYOUT STRUCTURE       | CUSTOMER X      |
|------------------------|-----------------|
| Cover per Ha           | <b>\$300</b>    |
| Farm Area (Ha)         | <b>170</b>      |
| Limit (Maximum Payout) | <b>\$51,000</b> |
| Selected Strike (mm)   | <b>62</b>       |
| Minimum Probable (mm)  | <b>28</b>       |

| PAYOUT STRUCTURE | PAYOUT STRUCTURE            |
|------------------|-----------------------------|
|                  | Payout %      Rainfall (mm) |
|                  | 100%      28                |
|                  | 90%      31                 |
|                  | 80%      35                 |
|                  | 70%      38                 |
|                  | 60%      42                 |
|                  | 50%      45                 |
|                  | 40%      48                 |
|                  | 30%      52                 |
|                  | 20%      55                 |
|                  | 10%      59                 |
|                  | 0%      62                  |



*\* In this example, for every 1mm of rainfall not recorded during the defined period of cover below the 62mm threshold, payout increases by \$1,500.*

### Scenario 1:

- A cumulative rainfall amount of 45mm is recorded between 15 April and 15 June.
- This exceeds the Rainfall Threshold of 62mm and results in a payout of \$25,500 (50% of the limit)

### Scenario 2:

- A cumulative rainfall amount of 80mm is recorded between 15 April and 15 June.
- This does not meet the Rainfall Threshold of 62mm and there is no payout.

[ragt.au/sowsure](http://ragt.au/sowsure)

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