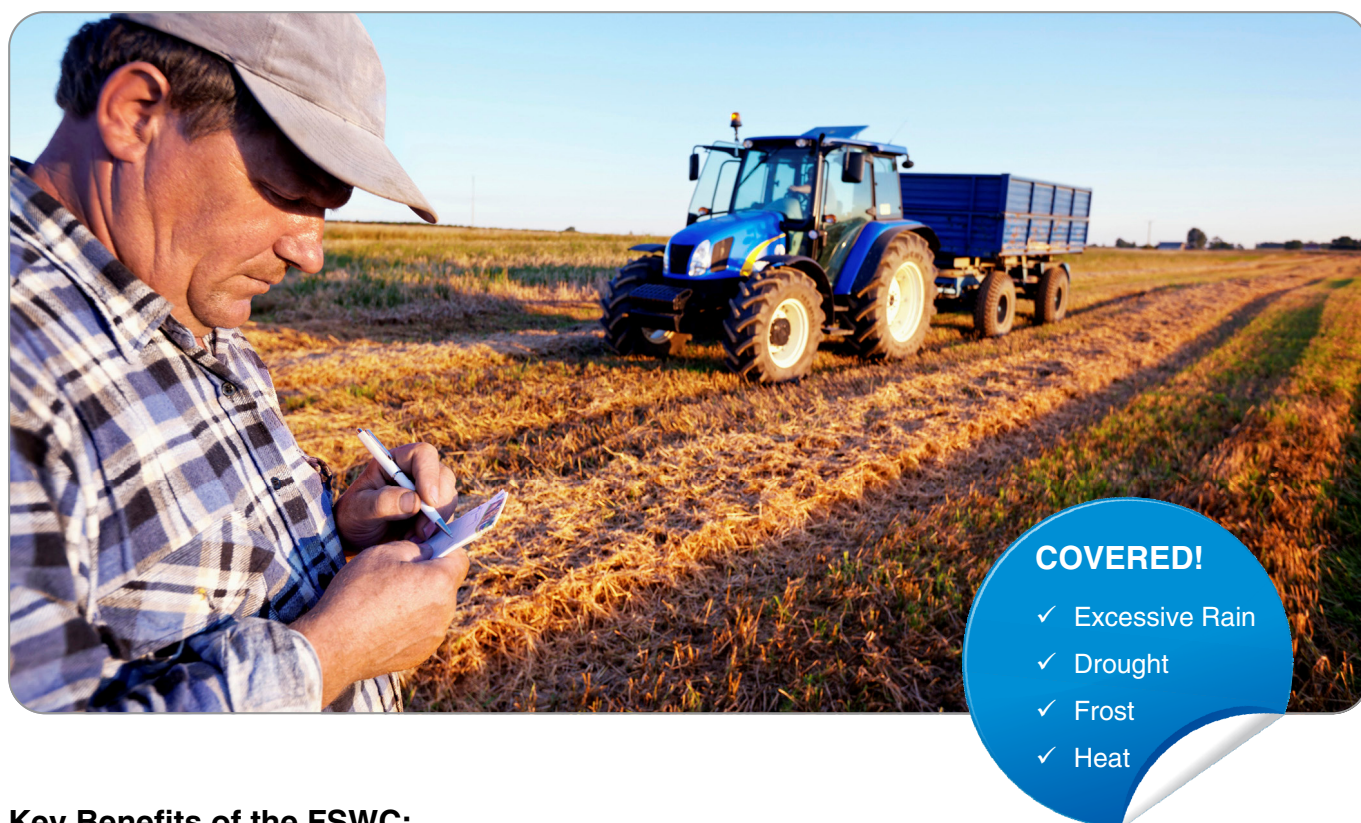


Introduction: Full Season Weather Certificate

CelsiusPro introduces the Full Season Weather Certificate (FSWC) as a professional solution for farmers to control their weather risk. A standard weather certificate only covers one weather condition, such as drought or heavy rainfall, whereas crop yield is subject to a range of weather perils throughout the cropping season.

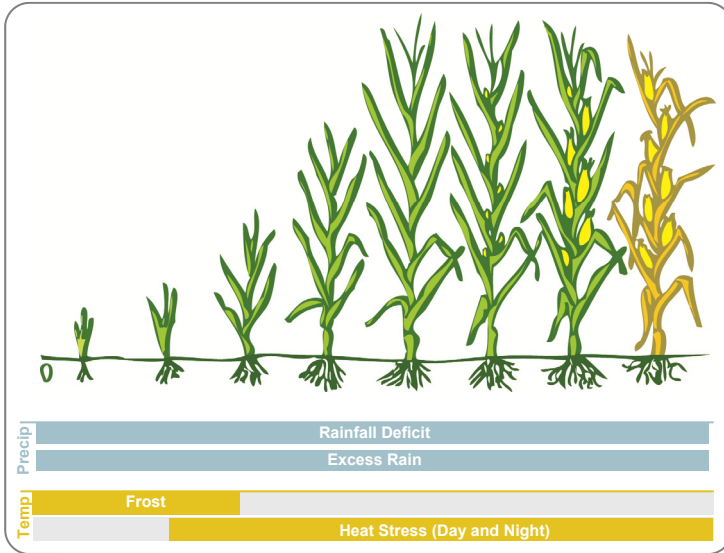
We strive to make your life easier and now provide **one certificate that covers all weather risks**. With just one certificate, based on plant biology and local climatology, you can secure profits even when yield is lower than expected due to adverse weather. You can't control the weather, but you can control how it affects your bottom line. Leveraging extensive know-how and years of experience, CelsiusPro can help you manage your weather risk in Europe, Australia and North-America.



Key Benefits of the FSWC:

- ✓ **Simple:** One cover to give you peace of mind from seed to harvest.
- ✓ **Scientific:** Based on plant biology and local climatology.
- ✓ **Ease of use:** Tell us your crop, region and desired payout, and we'll provide you with an offer.
- ✓ **All-season:** FSWC covers the entire growing season.
- ✓ **Competent:** Designed in consultation with agricultural experts.
- ✓ **Flexible:** Can be used by itself or to complement a governmental crop insurance.
- ✓ **Relevant:** Especially in times of extreme weather events becoming commonplace.
- ✓ **Automated:** If adverse weather occurs, you'll receive an automatic payout at the end of the season.
- ✓ **Index based:** Payout is based on weather measured at the official weather station, not on claims.



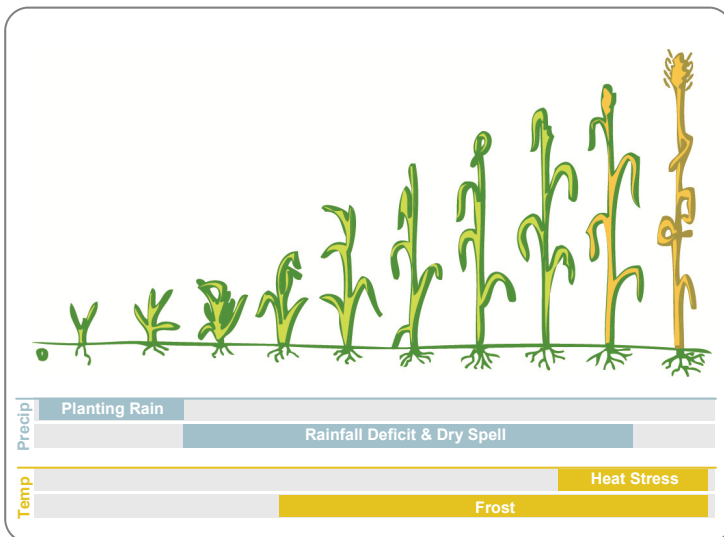


Corn Germany: Growth stages & weather related risks

Crops and Adverse Weather

Successful cultivation of any crop highly depends on the weather during every stage of the plants life. Be it the right amount of rain for wheat during the growth stages or dry conditions for cotton during harvest. All crops have their specific climatologic prerequisites to meet quality and quantity expectations.

Increased weather volatility poses a financial risk to farmers making it harder to ensure quality and quantity of the harvest.



Winter wheat Australia: Growth stages & weather related risks

FSWC protects against:

Excess Rain

Excessive precipitation can delay timely planting, tillering, harvesting and other field work. In many cases it also affects the quality of the crop.

Drought

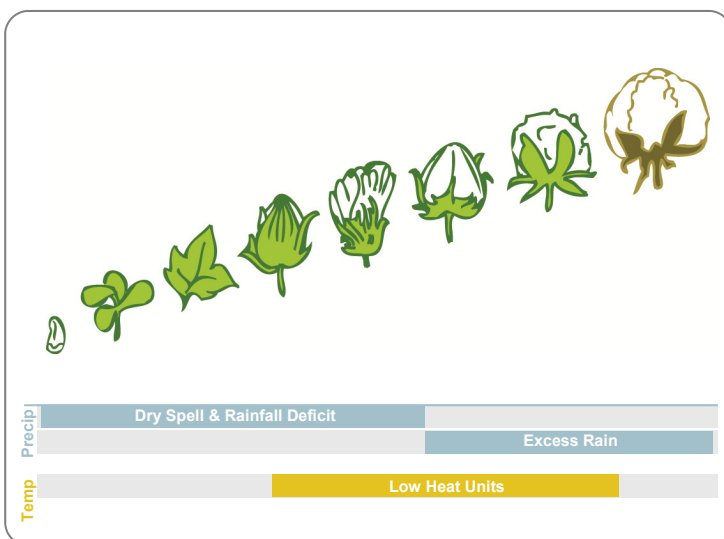
Dry spells can cause wilting, pollination issues and decreased yield and quality.

Frost

A cool growing season or early frost can prevent crop from reaching full maturity and can even destroy a crop.

Heat

Heat can reduce growth and lead to a lower yield and crop grade.



Cotton Australia: Growth stages and weather related risks

Crops we help protect

- ✓ Corn
- ✓ Wheat
- ✓ Cotton
- ✓ Potato
- ✓ Soybeans
- ✓ Barley
- ✓ Custom

Please contact us for a customised solution.



CelsiusPro AG

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